

Interest rates - 6 April 2007 to 5 April 2008

Gross rate paid on variable rate savings accounts throughout the last tax year.

	Account name	Balance	16.04.07 (Product launch)		01.06.07 (Rate change)		01.08.07 (Rate change)		15.09.07 (Product launch)		24.09.07 (Product launch)		09.10.07 (KCCC Rate change)		01.01.08 (Rate change)		01.03.08 (Rate change)			
			Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %		
DIS	Direct variable rate mini cash ISA (tax free)	Up to ISA limit - £3,000	5.71	5.71	5.96	5.96	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.05	6.05	5.76	5.76		
TID	Direct variable rate TESSA only ISA (launched 24.09.07)	Transfers in	-	-	-	-	-	-	-	-	6.21	6.21	6.21	6.21	6.05	6.05	5.76	5.76		
DRB	Direct tracker rollover bond	£500 and over	5.75	5.75	6.00	6.00	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.00	6.00	5.75	5.75		
RSD	Direct regular savings account	£1 and over	4.75	4.75	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.75	4.75	4.50	4.50		
DSA	Direct 60+ savings account	£1 and over	5.50	5.50	5.65	5.65	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.65	5.65	5.40	5.40		
DSM	Direct 60+ savings account - monthly interest		5.37	5.50	5.51	5.65	5.65	5.80	5.65	5.80	5.65	5.80	5.65	5.80	5.51	5.65	5.27	5.40		
INC	Variable rate mini cash ISA (tax free) - with passbook	Up to ISA limit - £3,000	5.31	5.31	5.51	5.51	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.46	5.46	5.21	5.21		
JC	Easy access account	£50,000 and over £25,000 - £49,999 £10,000 - £24,999 Under £10,000	3.10 2.40 1.90 1.40	3.10 2.40 1.90 1.40	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	3.20 2.50 2.00 1.50	2.95 2.25 1.75 1.25	2.95 2.25 1.75 1.25		
RSA	Regular savings account - with passbook	£1 and over	4.60	4.60	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.60	4.60	4.35	4.35		
VN	90 day notice account	£25,000 and over £10,000 - £24,999 Under £10,000	4.10 3.15 2.15	4.10 3.15 2.15	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	4.20 3.25 2.25	3.95 3.00 2.00	3.95 3.00 2.00	
MI	90 day notice account - monthly interest		2.15	2.17	2.25	2.27	2.25	2.27	2.25	2.27	2.25	2.27	2.25	2.27	2.25	2.27	2.25	2.27	2.00	2.02
GFC	GFC savings account (launched 15.09.07)	£10 and over	-	-	-	-	-	-	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.75	2.75		
KSP	Kent Spitfires account - KCCC (launched 16.04.07)	£1 and over	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	3.00	3.00	3.00	2.75	2.75		
SSA	Sportsaver account	£1 and over	1.40	1.40	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.25	1.25		
SMA	Wishmakers account	£1 and over	4.60	4.60	4.85	4.85	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.85	4.85	4.60	4.60		
RUA	Really useful account*	£1 and over	3.10	3.10	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	2.95	2.95		

*Available only to tenants of - Swale Housing Association, Maidstone Borough Council, Maidstone Housing Trust, Hyde Housing Association, Amicus Group, Gravesham Borough Council, Gravesend Churches Housing Association and North British Housing.

AER - stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product will contain an AER, you will be able to compare more easily what return you can expect from your savings over time.

Gross rate - is the rate of interest before deduction of income tax. Subject to the required certification non-taxpayers will be able to receive their interest gross.

All interest rates are subject to change and are correct at time of going to press 5 April 2008.

Changes in interest rates are notified in writing to those living outside the Kent postcode areas and are advertised in local Kent newspapers (Kent Messenger Group, AKN Group and Gravesend Reporter). They can also be found on our website.

For further information on our current products visit www.krbs.com or call 08451 22 00 22.

Calls from BT landlines will cost no more than 5p per minute, the price of calls from other telephone companies may vary. For customer service and training purposes calls to Kent Reliance may be monitored and or recorded.

Closed accounts for Kent Reliance

	Account name	Balance	16.04.07 (Product launch)		01.06.07 (Rate change)		01.08.07 (Rate change)		15.09.07 (Product launch)		24.09.07 (Product launch)		09.10.07 (KCCC Rate change)		01.01.08 (Rate change)		01.03.08 (Rate change)			
			Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %		
KSS	Kent saver shares	£50,000 and over	3.10	3.10	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	2.95	2.95	
		£25,999 - £49,999	2.40	2.40	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.25	2.25	
		Under £25,000	1.90	1.90	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.75	1.75	
R	Kent 100	First £20,000	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.60	2.60	
		Over £20,000	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.35	3.35	
U	Kent 100	Monthly interest	2.50	2.53	2.50	2.53	2.50	2.53	2.50	2.53	2.50	2.53	2.50	2.53	2.50	2.53	2.50	2.53	2.25	2.27
		First £20,000	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	2.75	2.78
		Over £20,000	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	3.00	3.04	2.75	2.78
KLA	Klassic account	£1 and over	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.15	1.15	
XC A	Charity account KentCARE	£10,000 and over	2.25	2.25	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
		£2,500 - £9,999	1.75	1.75	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
		Under £2,500	1.50	1.50	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
PT O EXC	Treasurer's account Exchequer account Exchequer 92	£1 and over	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
TOI	Variable rate TESSA only ISA (tax free) – with passbook	Transfers in	5.31	5.31	5.51	5.51	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.46	5.46	5.46	5.21	5.21	
ISA	Variable rate mini cash ISA (tax free) – with passbook	Up to ISA limit £3,000	5.31	5.31	5.51	5.51	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.46	5.46	5.46	5.21	5.21	
BBM	Direct tracker plus bond Limited Edition	£100 and over	5.75	5.78	6.00	6.03	6.25	6.28	6.25	6.28	6.25	6.28	6.25	6.28	-	-	-	-	-	

All other previous savings and investment accounts (old Chatham Reliance and Herne Bay Building Society) now carry interest rates to the equivalent current products as follows:

Old account name	Equivalent product
Kent 90 90 day notice Higher interest (2nd issue)	90 day notice account
Kent shares Instant access Kent plus shares Star shares Ordinary shares Deposits Flexi accounts Triple bonds Dover District Kent and Canterbury Deposits Period shares Ordinary shares 7 day shares Higher interest shares 30 day shares Annual shares 7 day shares	Easy access account
HIS (2nd issue) – monthly interest 30 day shares – monthly interest Period shares – monthly interest	90 day notice account – monthly interest
Kent mini cash ISA	Variable rate mini cash ISA – with passbook
KentTESSA only ISA	Variable rate mini cash ISA – with passbook
Variable rate TESSA only ISA	Direct variable rate TESSA only ISA