



From 1 July 2009, the following accounts were transferred to the Fixed rate easy access account – prefix EAA.

Account name	Prefix	Account name	Prefix
Easy access account	JC	Really useful account	RUA
Easy access deposit account	JCD	Really useful deposit account	RUD
Klassic account	KLA	90 Day notice account - annual interest	VN
Kent saver shares	KSS	90 Day notice account - monthly interest	MI
Kent 100 - annual interest	R	90 Day notice deposit account	VND
Kent 100 - monthly interest	U	Regular savings account	RSA

All other savings and investment accounts closed to new customers (including old Chatham Reliance and Herne Bay Building Society accounts) now carry the identical interest rate to the equivalent current product as follows:

Old account name	Equivalent account	Prefix
Exchequer account, Exchequer 92	Fixed rate easy access	EAA
KentCARE		
Kent 90, 90 day notice; Higher interest (2 <sup>nd</sup> issue)		
Kent shares; Instant access; Kent plus shares; Star shares; Ordinary shares; Deposits; Flexi accounts; Triple bonds; Dover District; Kent and Canterbury; Deposits; Period share; Ordinary shares; 7 day shares; Higher interest shares; 30 day shares; Annual shares; 7 day shares		
HIS (2 <sup>nd</sup> issue); 30 day shares; Period shares (all monthly interest)		
Kent mini cash ISA; Kent TESSA only ISA; Variable rate TESSA only ISA	Variable rate cash ISA – with passbook	
Direct variable rate TESSA only ISA	Direct variable rate cash ISA	

**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 2010.**

Changes in interest rates will be advertised in The Times and The Sun newspapers or you will be personally notified, within 30 days of the date we change our rates. They can also be found on our website [www.krbs.com](http://www.krbs.com)

**For further information on our current products visit [www.krbs.com](http://www.krbs.com) or call 08451 22 00 22.**

For customer service and training purposes, calls to Kent Reliance may be monitored and/or recorded.

Kent Reliance Building Society is authorised and regulated by the Financial Services Authority (registered number 206038) and is a member of the Financial Services Compensation Scheme.

**KRBS is a carbon neutral company**

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