

## Interest rates - 6 April 2006 to 5 April 2007

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

	Account name	Balance	02.04.07 (Product launch)		01.02.07		23.01.07 (Product launch)		01.12.06		20.10.06 (Product launch)		01.09.06		06.04.06	
			Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %
JC	Easy access account	£50,000 and over	3.10	3.10	3.10	3.10	3.00	3.00	3.00	3.00	2.80	2.80	2.80	2.80	2.80	2.80
		£25,000 - £49,999	2.40	2.40	2.40	2.40	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00
		£10,000 - £24,999	1.90	1.90	1.90	1.90	1.75	1.75	1.75	1.75	1.55	1.55	1.55	1.55	1.55	1.55
		£2,500 - £9,999†	1.40	1.40	1.40	1.40	1.25	1.25	1.25	1.25	1.10	1.10	1.10	1.10	1.10	1.10
		Under £2,500†	1.40	1.40	1.40	1.40	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00
RSD	Direct regular savings account (launched 23.01.07)	£1 and over	4.75	4.75	4.75	4.75	4.50	4.50	-	-	-	-	-	-	-	-
DSA	Direct 60+ savings account (launched 02.04.07)	£1 and over monthly interest	5.50	5.50	-	-	-	-	-	-	-	-	-	-	-	-
DSM			5.37	5.50	-	-	-	-	-	-	-	-	-	-	-	-
RSA	Regular savings account - with passbook	£1 and over	4.60	4.60	4.60	4.60	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
VN	90 day notice account	£25,000 and over	4.10	4.10	4.10	4.10	4.00	4.00	4.00	4.00	3.75	3.75	3.75	3.75	3.75	3.75
		£10,000 - £24,999	3.15	3.15	3.15	3.15	3.00	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75
		Under £10,000	2.15	2.15	2.15	2.15	2.00	2.00	2.00	2.00	1.75	1.75	1.75	1.75	1.75	1.75
		Monthly interest	2.15	2.17	2.15	2.17	2.00	2.02	2.00	2.02	1.75	1.76	1.75	1.76	1.75	1.76
SSA	Sportsaver account	£1 and over	1.40	1.40	1.40	1.40	1.25	1.25	1.25	1.25	1.10	1.10	1.10	1.10	1.10	1.10
SMA	Wishmakers account	£1 and over	4.60	4.60	4.60	4.60	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
RUA	Really useful account*	£1 and over	3.10	3.10	3.10	3.10	3.00	3.00	3.00	3.00	2.80	2.80	2.80	2.80	2.80	2.80
DIS	Direct variable rate mini cash ISA (tax free)	Up to ISA limit - £3,000	5.71	5.71	5.71	5.71	5.46	5.46	5.46	5.46	5.21	5.21	5.21	5.21	4.96	4.96
INC	Variable rate mini cash ISA (tax free) - with passbook	Up to ISA limit - £3,000	5.31	5.31	5.31	5.31	5.16	5.16	5.16	5.16	5.01	5.01	5.01	5.01	4.86	4.86
DRB	Direct tracker rollover bond (launched 20.10.06)	£500 and over	5.75	5.75	5.75	5.75	5.50	5.50	5.50	5.50	5.25	5.25	-	-	-	-

\*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.

† As at 1 February 2007 the lower account balance tiers for this product have changed to state 'Under £10,000'.

**AER** - stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. (As every advertisement for a savings product which quotes an interest rate 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 tax payers will be able to receive their interest gross.

All interest rates are subject to change and are correct at time of going to press 2 April 2007.

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.co.uk](http://www.krbs.co.uk) 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.

## Closed accounts for Kent Reliance

	Account name	Balance	02.04.07		01.02.07		23.01.07		01.12.06		20.10.06		01.09.06		06.04.06	
			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	3.10	3.10	3.00	3.00	3.00	3.00	2.80	2.80	2.80	2.80	2.80	2.80
		£25,000 - £49,999	2.40	2.40	2.40	2.40	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00
		Under £25,000	1.90	1.90	1.90	1.90	1.75	1.75	1.75	1.75	1.55	1.55	1.55	1.55	1.55	1.55
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
U	Kent 100	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
		Monthly interest														
KLA	Klassic account	First £20,000	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
		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
XC A	Charity account KentCARE	£1 and over	1.40	1.40	1.40	1.40	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00
		£10,000 and over	2.25	2.25	2.25	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
		£2,500 - £9,999	1.75	1.75	1.75	1.75	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
PT Q EXC	Treasurer's account Exchequer account Exchequer 92	Under £2,500	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00
		£1 and over	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.50	0.50	0.50	0.50	0.50	0.50
TOI	Variable rate TESSA only ISA (tax free) – with passbook	Capital of matured TESSA up to £9,000	5.31	5.31	5.31	5.31	5.16	5.16	5.16	5.16	5.01	5.01	5.01	5.01	4.86	4.86
ISA	Variable rate mini cash ISA (tax free) –with passbook	Up to ISA limit £3,000	5.31	5.31	5.31	5.31	5.16	5.16	5.16	5.16	5.01	5.01	5.01	5.01	4.86	4.86
BBM	Direct tracker plus bond Limited Edition	£100 and over	5.75	5.78	5.75	5.78	5.50	5.53	5.50	5.53	5.25	5.27	5.25	5.27	5.00	5.02

**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 current product
Kent 90 90 day notice Higher interest (2 <sup>nd</sup> 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
KenTESSA only ISA	Variable rate TESSA only ISA – with passbook