

## Membership benefits of the Provident Society

The Kent Reliance Provident Society Limited (the Provident Society) is a registered society under the Co-operative and Community Benefit Societies Act 2014. Registered No: 31056R. Registered office: Reliance House, Sun Pier, Chatham, Kent ME4 4ET. The Provident Society is a mutual organisation formed as part of the transfer of Kent Reliance Building Society's business to One Savings Bank plc (OSB), which trades primarily as Kent Reliance. The Provident Society makes sure that the voice of its members, the customers of Kent Reliance, is heard at all levels of OSB, including its Board.

All Kent Reliance savers and borrowers are entitled to membership of the Provident Society. **Please note**, unless you are already a member, if you opened a Kent Reliance savings account on or after 30 August 2019, you must register separately with the Provident Society before you can enjoy membership, including its benefits such as a monthly prize draw, invitation to customer feedback panels and voting at its Annual General Meeting (if they have a qualifying balance in their account). You can register at any time while you have a Kent Reliance account (savings or mortgage), but unless you register, we will assume you have opted out of membership and its benefits by signing your savings application form.

### Please note

- If you decide that you do not wish to register for the membership benefits of the Provident Society, you will not be entitled to:
  - Receive notice of, attend and/or vote at any meetings of the Provident Society;
  - Any dividend or other distribution (if any) declared or paid by the Provident Society from time to time; or
  - Any other right or benefit which the members of the Provident Society, solely in their capacity as members are entitled to under the Rules.
- Joint Accounts – only the first named account holder will be designated as “the Representative Member” and entitled to certain membership rights as set out in the Rules.
- Under the Rules, the minimum age for membership of the Provident Society is 16.

## How the Provident Society uses your personal information

We collect and use your personal data in accordance with our privacy policy which can be found at [krps.com/privacy-policy.html](https://krps.com/privacy-policy.html)

### In summary:

- We may collect various types of information about you. This includes information you give us (including information collected by OneSavings Bank plc) by filling in forms or by corresponding with us by phone, face-to-face, e-mail or otherwise when you apply for or register an account and information we collect automatically when you use our services online.
- We use information held about you in order to administer membership of the Provident Society, to deal with your enquiries and requests, to facilitate periodical prize draws and any marketing communications; and for statistical analysis and analytics.
- Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are:
  - Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract;
  - We have obtained your consent; and
  - Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms.

- We may share information about you with members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners and other third parties we are legally required to share it with (e.g. our regulators).
- All information which you provide to us is stored on OneSavings Bank plc secure servers and customer databases are stored in the UK. In certain instances however your information may be transferred to jurisdictions outside of UK. Where it is we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.
- We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will delete it. The period will vary depending on the purposes for which the information was collected and if the information is subject to any specific legal or regulatory requirements.
- You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights.
- We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit [krps.com/privacy-policy.html](https://krps.com/privacy-policy.html) from time to time to stay informed about how we use your information.

If you wish to register with the Provident Society for its membership benefits, please complete the details below and sign in the space below. Please send the completed form to **OneSavings Bank, Sunderland, SR43 4AB**.

## Declaration

I wish to register for membership benefits of the Provident Society. I have read the sections headed “Membership benefits of the Provident Society” and “How the Provident Society uses your personal information”. By registering for the benefits of the Provident Society I confirm that I agree to be bound by the Rules. I understand a copy of the Rules is available on request and/or on the Provident Society website at [krps.com/join-us.html](https://krps.com/join-us.html)

My account number with Kent Reliance is

Mortgage/Savings\*

**\*Note:** If you have more than one account with Kent Reliance, please insert one account number.

Name

Signed

Date  /  /