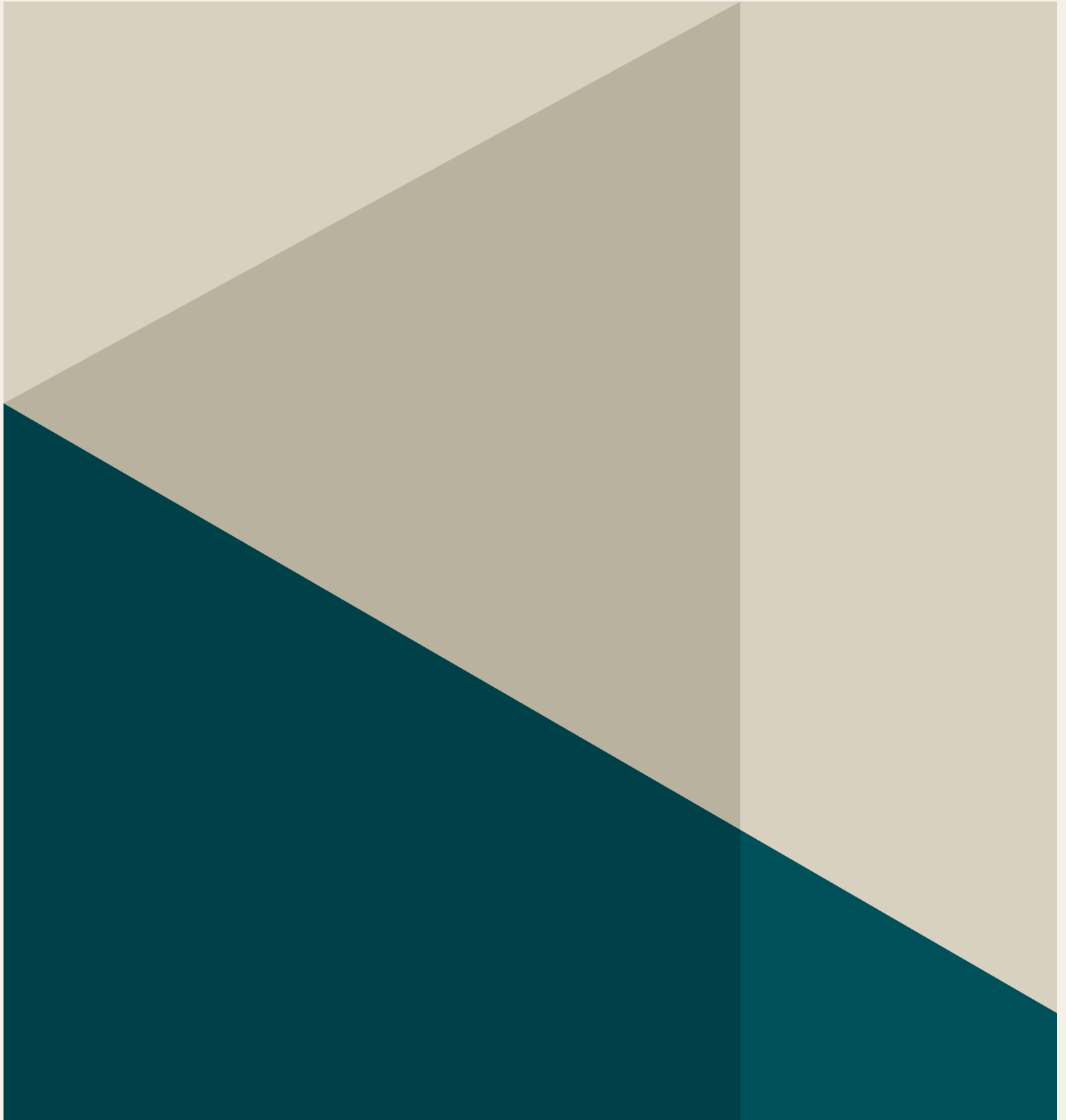


# Terms and conditions



ISA Reward



# Who we are

We are the provider of the ISA Reward - we are Monument Bank Limited, and our registered address is 33 Cavendish Square, London, W1G 0PW. References to "Monument", "we", "us", and "our" mean Monument Bank Limited.

# What is the ISA Reward?

The ISA Reward is a limited-time promotional offer. If you increase your ISA Balance during the Deposit Window and maintain that increase during the Holding Period, you may receive a one-off cash payment of between £20 and £500, depending on the size of your Qualifying Increase.

By increasing your ISA Balance during the Deposit Window you confirm that you have read and accepted these Terms.

All eligible clients are automatically enrolled. If you do not wish to take part, please see "How to opt out" below.

# Key Definitions

<b>ISA Balance</b>	The cleared balance in your Easy Access Cash ISA at the relevant time, including any interest that has been credited to the account.
<b>Opening Balance</b>	Your ISA Balance as at 23:59 on 5 April 2026.
<b>Deposit Window</b>	The period from 00:00 on 6 April 2026 to 23:59 on 31 May 2026.
<b>Amount Added</b>	The amount by which your ISA Balance at the end of the Deposit Window exceeds your Opening Balance.

<b>Holding Period</b>	The period from 00:00 on 1 June 2026 to 23:59 on 31 July 2026.
<b>Amount Kept</b>	The amount by which your ISA Balance at the end of the Holding Period exceeds your Opening Balance.
<b>Qualifying Increase</b>	The lower of your Amount Added and your Amount Kept, provided that figure is at least £20,000. If your Amount Kept is less than £20,000, your Qualifying Increase is zero.
<b>Transfer Request</b>	An ISA transfer request initiated by a client in respect of their existing cash ISA and received by Monument, in accordance with the ISA Regulations 1998 (as amended).

## Eligibility

You are eligible to receive an ISA Reward if you meet all three of the following conditions:

- **Account:** you hold an existing Monument savings account (which may include an Easy Access Cash ISA) as at 23:59 on 5 April 2026;
- **Deposit Window:** your Amount Added is at least £20,000; and
- **Holding Period:** your Amount Kept is at least £20,000.

You must have an open Monument savings account at the time the ISA Reward is due to be paid, otherwise we won't be able to pay the ISA Reward.

You must also at all times comply with these [Terms](#) and the [Easy Access Cash ISA Terms](#). Failure to do so may result in the ISA Reward not being paid or being reclaimed.

# How the ISA Reward works

We calculate your Amount Added by comparing your ISA Balance at the end of the Deposit Window to your Opening Balance.

Your Amount Added will include any of the following that have been credited to your Easy Access Cash ISA by the end of the Deposit Window:

- new cash subscriptions up to the annual ISA subscription limit (currently £20,000);
- ISA transfers in from other providers that complete (i.e. the transfer funds are received by us) before 23:59 on 31 May 2026 - transfers from more than one provider each count; and
- interest credited to your Easy Access Cash ISA during the Deposit Window.

New cash subscriptions are subject to the annual ISA subscription limit of £20,000. To reach a higher reward tier, you will need to transfer in one or more ISAs from other providers - there is no limit on ISA transfers in. Further information about transfers in, including our process and any requirements or restrictions can be found in the FAQs section of our website, the Monument app and the Summary Box for your Easy Access Cash ISA.

Any withdrawal or amount transferred out of your Easy Access Cash ISA in the Deposit Window will affect the Amount Added.

## Calculating your ISA Reward

On 31 July 2026, we'll compare your ISA Balance to your Opening Balance to calculate your Amount Kept. The ISA Reward you're eligible to receive is based on whichever is smaller: the increase you made during the Deposit Window (your **Amount Added**), or the increase that is still in your account on 31 July 2026 (your **Amount Kept**).

For example: if your Amount Added was £60,000 but you withdrew £30,000 before 31 July 2026, your Amount Kept is £30,000. Your Qualifying Increase is therefore £30,000 and your reward is £20. If you withdrew so much that your Amount Kept fell below £20,000, no reward is payable.

The ISA Reward amounts per Qualifying Increase are shown in the ISA Reward Table below:

Qualifying Increase	ISA Reward Amount
£0 – £19,999	£0
£20,000 – £39,999	£20
£40,000 – £59,999	£75
£60,000 – £79,999	£125
£80,000 – £99,999	£250
£100,000+	£500

Please see the [FAQs](#) on our website for further information about how the ISA Reward works including details on how ISA Rewards are calculated.

You may make withdrawals or additional deposits during the Holding Period, but these will affect your ISA Balance and therefore your final reward tier.

## Withdrawals

If you reduce your ISA Balance during the Holding Period, your Amount Kept will reduce accordingly. If it falls below your Amount Added, your reward tier will be determined by your Amount Kept instead. If you replace any withdrawn cash before the end of the Holding Period, your Amount Kept will increase accordingly. If your Amount Kept is less than zero, your Qualifying Increase is zero.

## Transfers out

If you transfer money out of your Easy Access Cash ISA at any time during the Deposit Window or Holding Period, this will reduce your ISA Balance and therefore reduce your Qualifying Increase. Depending on how much you transfer out, this may reduce your reward tier or mean no reward is payable. If you transfer your Easy Access Cash ISA in full to another provider during the Deposit Window or Holding Period, no reward will be payable. If you transfer your Easy Access Cash ISA in full to another provider after the Holding Period but before the ISA Reward is paid, provided you still hold another Monument savings account, we will pay any reward you have qualified for to your linked account. **If at the time the ISA Reward is due to be paid you no longer hold an open Monument savings account, we won't be able to pay the ISA Reward.**

## Additional deposits during the Holding Period

Any additional deposits made during the Holding Period will not increase your Qualifying Increase above your Amount Added or qualify you for a higher reward tier (even if your ISA Balance increases during the Holding Period).

## ISA transfers in

If you do not currently hold an Easy Access Cash ISA with Monument, you can open one and transfer in a cash ISA from another provider during the Deposit Window.

A transfer in will only count towards your Qualifying Increase if the transfer funds are received by Monument before 23:59 on 31 May 2026. Transfer Requests which are not completed by that time will not count, subject to the exceptions set out below.

You may transfer in cash ISAs from more than one provider during the Deposit Window. Each completed transfer will count towards your Qualifying Increase. We can only process one Transfer Request at a time. If you want to transfer in money from more than one existing cash ISA, you will need to wait for one transfer to be completed (we will email you to confirm this) before submitting a new Transfer Request.

The transfer process should take no longer than 15 business days. It is your responsibility to ensure any Transfer Request is initiated in sufficient time. We recommend starting a Transfer Request as soon as possible to ensure we receive the transfer funds before the end of the Deposit Window. If a transfer in is delayed due to your existing ISA provider's failure to comply with its legal obligation, the delay is that provider's responsibility and we are not liable for it. However, if this results in the transfer missing the Deposit Window, please contact us. We will consider whether to exercise our exceptional circumstances discretion as set out in the Important Information section. We will use reasonable efforts to assist you in pursuing the matter with your transferring provider.

## When and how you'll receive your ISA Reward

If you're eligible, we'll pay your ISA Reward on or before 15 August 2026.

Your ISA Reward will be paid into your Easy Access Savings Account. The ISA Reward is not paid into your Easy Access Cash ISA, does not constitute a subscription and does not form part of your ISA.

If you don't hold an Easy Access Savings Account, we'll pay your ISA Reward into your linked account (this is the account you nominate which is used to send and receive payments to and from your Monument savings account(s)).

ISA Rewards are paid in GBP (£) and are separate from any interest earned on the funds in your Easy Access Cash ISA.

Payments may be delayed due to compliance checks or operational dependencies. We'll let you know if this happens.

## Ending the ISA Reward early

We reserve the right to close the Deposit Window at any time before 23:59 on 31 May 2026 for any reason and at our sole discretion.

If we close the Deposit Window early, the following clients will not be affected and will retain their entitlement to an ISA Reward subject to these Terms:

- clients who have already achieved an Amount Added of at least £20,000 at the time we close the Deposit Window; and
- clients in respect of whom Monument has already received a Transfer Request at the time we close the Deposit Window, even if that transfer has not yet completed.

Clients who have not achieved an Amount Added of at least £20,000 at the time we close the Deposit Window, and in respect of whom no Transfer Request has been received by Monument, will not be eligible for an ISA Reward. Closing the Deposit Window early does not affect the Holding Period. Clients in either of the above categories will continue to be required to maintain an Amount Kept of at least £20,000 until the end of the Holding Period in order to receive an ISA Reward.

We will notify affected clients by email as soon as reasonably practicable if we close the Deposit Window early. Clients who increase their ISA Balance after receiving notice that the Deposit Window has closed will not be eligible for an ISA Reward.

## How to opt out

You may opt out of the ISA Reward at any time during the Deposit Window or Holding Period. To opt out, please [contact us](#). If you opt out after the end of the Deposit Window, you will forfeit any ISA Reward you may have qualified for. Opting out does not affect your Easy Access Cash ISA or the funds held within it.

## Important information

The ISA Reward cannot be exchanged for anything else. If you're eligible, you'll only receive one ISA Reward.

All times referenced in these Terms mean UK time (London).

The ISA Reward does not affect your annual ISA allowance.

We'll let you know if there is any reason why we are unable to issue an ISA Reward.

We may in exceptional circumstances, at our reasonable discretion, treat a client as eligible for an ISA Reward where strict application of these Terms would produce an unfair outcome due to factors outside the client's reasonable control. Any such discretion will be exercised consistently and will not be used to reduce a client's entitlement.

We reserve the right to not issue (or reclaim) any ISA Reward if:

- we reasonably suspect any fraudulent, abusive, or suspicious behaviour;
- we reasonably believe the ISA Reward is being misused in any way (including but not limited to artificially increasing your ISA Balance without genuine intention to maintain the increased funds); or
- you are in breach of these [Terms](#) and/or the [Easy Access Cash ISA Terms](#).

If you have a complaint in connection with the ISA Reward, please contact us via the Monument app, call us on 020 4524 8080 or email us on [complaints@monument.co](mailto:complaints@monument.co).

The ISA Reward may constitute taxable income under UK law. We do not deduct tax at source and do not provide tax advice. It is the responsibility of each participant to determine any personal tax obligations arising from the receipt of such rewards and to ensure compliance with applicable tax laws and reporting requirements. Participants are encouraged to consult HM Revenue & Customs (HMRC) or seek independent tax advice if they are uncertain about their individual tax position.

We'll collect, store and process the data for anyone who takes part in the ISA Reward in accordance with our [Privacy Notice](#).

These Terms should be read alongside the [Easy Access Cash ISA Terms](#), which continue to apply in full to your Easy Access Cash ISA.

These Terms and the ISA Reward are governed by English law. Any dispute (including non-contractual disputes or claims) arising out of or in connection with the same will be decided only by the Courts of England and Wales.