

Easy Access Savings Summary Box

Account name Easy Access Savings

What is the interest rate?

Interest rate summary:

Interest rate without additional fixed bonus rate	3.77% AER (variable)
Interest rate with additional fixed bonus rate (0.74% AER)	4.51% AER (variable)

Rates effective from 28 November 2025.

Understanding your rate:

The Easy Access Savings rate is **3.71% gross / 3.77% AER (variable)**.

An additional fixed bonus rate of **0.74% AER** will apply until **05 January 2027**.

This gives a total rate of **4.42% gross / 4.51% AER (variable)** until **05 January 2027**.

From **06 January 2027** only the Easy Access Savings rate (currently 3.71% gross / 3.77% AER variable) will apply.

Interest is calculated daily and paid monthly. Interest can be paid to your Linked Account or into your Monument Easy Access Savings.

AER stands for Annual Equivalent Rate. This shows you what the interest rate would be if interest was paid and compounded once each year. Gross is the rate of interest payable before income tax is deducted.

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Can Monument change the interest rate?

The Easy Access Savings interest rate is variable and may change.

An additional fixed bonus rate of **0.74% AER** will apply until **05 January 2027** and will not change.

We can change the Easy Access Savings interest rate (currently 3.71% gross / 3.77% AER variable) at our discretion for any of the reasons detailed in Section 5 of our Easy Access Savings account Terms.

We will contact you if the Easy Access Savings interest rate is going up or going down. We will give you at least 14 days' notice in advance of any rate reduction. If we increase the rate, we will apply it immediately and we will inform you of the increase within 30 days of it being made.

What would the estimated balance be after 12 months and 24 months based on a £1,000 or £25,000 deposit?

Balance after 12 months:

£1,045.10 at an interest rate of 4.51% AER (variable) based on the Easy Access Savings rate and the additional fixed bonus rate

£26,127.50 at a bonus interest rate of 4.51% AER (variable) based on the Easy Access Savings rate and the additional fixed bonus rate

Balance after 24 months (including the application of the additional fixed bonus rate during the first 12 months):

£1,084.50 at Easy Access Savings interest rate of 3.77% AER (variable)

£27,112.51 at Easy Access Savings interest rate of 3.77% AER (variable)

These examples assume that:

- you deposit £1,000 or £25,000 on the account opening date with no further deposits or withdrawals
- the additional fixed bonus rate is applied for the first 12 months
- the Easy Access Savings rate remains the same for 24 months, and interest is paid into your Easy Access Savings account.

The above is for illustrative purposes only and does not take into account any individual circumstances.

How do I open and manage my account?

You can open and manage your account through the Monument mobile app.

Eligibility:

- This Easy Access Savings account with the additional fixed bonus rate is only available to new clients.
- You're not eligible if you have previously held any other Monument product and this must be the first account you open with us.
- You must be aged 18+.
- UK residents only.
- This account can only be opened in one person's name.
- You must have a personal UK bank account that allows transfers to be made to and from your Monument Easy Access Savings account.

Balance requirements:

- £25,000 minimum balance.
- £2,000,000 maximum balance.

Minimum and maximum balance requirements are for your total balances across all Monument savings accounts you hold including this one.

Making Deposits:

- Deposits can only be made by electronic payment from your Linked Account or a Monument Savings Account held in your name (subject to the terms and conditions of the account).
- Any funds received from another external account that is not your Linked Account will be returned.
- We do not accept deposits in cash or cheque.

Can I withdraw money?

Yes, you have 24/7 access to your savings via the Monument mobile app.

You can withdraw up to £150,000 per day per account via the Monument app. If you'd like to withdraw more than this, you can do so by contacting our Client Services team.

For your security, higher value withdrawals may require additional verification checks.

Funds withdrawn can be paid to your Linked Account or another Monument savings account in your name.

Additional information

We do not deduct tax from any interest paid to you. You will need to pay any tax you owe to HMRC or other Tax authorities applicable to you.

Further information about this account can be found in our [Easy Access Savings Terms](#).
