

Easy Access Savings Summary Box

Account name	Easy Access Savings
What is the interest rate?	<p>3.46% gross / 3.52% AER (variable)</p> <p>Rate effective 18 December 2025</p> <p>Interest is calculated daily and paid monthly. Interest can be paid to your Linked Account or into your Monument Easy Access Savings.</p> <p>AER stands for Annual Equivalent Rate. This shows you what the interest rate would be if interest was paid and compounded once each year.</p> <p>Gross is the rate of interest payable before income tax is deducted.</p>
Can Monument change the interest rate?	<p>Yes, the interest rate is variable and may change.</p> <p>We can change the interest rate at our discretion for any of the reasons detailed in Section 5 of our Easy Access Savings account Terms.</p> <p>We will contact you if your 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.</p>
What would the estimated balance be after 12 months based on a £1,000 or £25,000 deposit?	<p>£1,035.20 at an interest rate of 3.52% AER (variable)</p> <p>£25,880.00 at an interest rate of 3.52% AER (variable)</p> <p>For the purposes of this calculation we assume that:</p> <ul style="list-style-type: none"> You make a deposit of £1,000 or £25,000 on the account opening date. You make no additional deposits or withdrawals. The interest rate remains the same for 12 months. The interest is paid into your Easy Access Savings account. <p>The above is for illustrative purposes only and does not take into account any individual circumstances.</p>
How do I open and manage my account?	<p>You can open and manage your account through the Monument mobile app.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> you must be aged 18 or over. you must be a UK resident. 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.

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- you can only have one Easy Access Savings account.

Minimum and Maximum Balance:

- £25,000 minimum balance across all Monument savings accounts you hold including this one.
- £2,000,000 maximum balance 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.

An unlimited number of withdrawals can be made through the mobile app. For your security, higher value withdrawals may require additional verification checks.

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.

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.

Please note: The information provided here is a summary of the key features of our Easy Access Savings account. Further information can be found in our [Easy Access Savings Terms](#).
