

## Easy Access Cash ISA Summary Box

Account name Easy Access Cash ISA

What is the interest rate?

**3.68% gross / 3.74% AER (variable)**

Rate effective 18 December 2025

Interest is calculated daily and paid monthly to this account.

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. As this is an ISA, interest earned is tax-free.

Can Monument change the interest rate?

Yes, the interest rate is variable and may change.

We can change the interest rate at our discretion for any of the reasons detailed in Section 5 of our Easy Access Cash ISA Terms.

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.

What would the estimated balance be after 12 months based on a £1,000 or £10,000 deposit?

**£1,037.40 at an interest rate of 3.74% AER (variable)**

**£10,374.00 at an interest rate of 3.74% AER (variable)**

For the purposes of this calculation we assume that:

- You make a deposit of £1,000 or £10,000 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 Cash ISA

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:

- You must be aged 18 or over
- You must be a UK resident
- This account can only be opened in one person's name

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- You must have a personal UK bank account that allows transfers to be made to and from your Monument Easy Access Cash ISA
  - **Minimum and Maximum Balance:**
  - If you only have an Easy Access Cash ISA with Monument, the minimum balance is £10,000.
  - If you hold any additional Monument savings account(s), you must have a minimum total balance of £25,000 across all Monument savings accounts you hold. The balance in your Easy Access Cash ISA will count towards the total balance.
  - You can deposit up to a maximum of £20,000 per tax year in this account, reflecting the annual ISA allowance set by HM Revenue & Customs.
  - £2,000,000 maximum total balance across all Monument savings accounts you hold including this one.

#### Making Deposits:

- Deposits can only be made by electronic payment from the personal UK bank account linked to your Easy Access Cash ISA (your Linked Account) or from another Monument Savings Account in your name (subject to the terms of that account).
- Any funds received from another external account that is not your Linked Account will be returned.
- You need to make your first payment into your Easy Access Cash ISA within 30 days from the date your account is opened. If you don't, your Easy Access Cash ISA will be closed.
- We do not accept deposits in cash or cheque.

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#### 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.

Monument Easy Access Cash ISA is flexible, which means you can withdraw and replace any amount in the same tax year without affecting your annual ISA allowance.

Funds withdrawn can be paid to your Linked Account or another Monument savings account in your name (subject to the terms of that account).

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If you want to move some or all of your ISA money to another ISA provider and keep the tax-free benefits on the money transferred, you'll need to speak to your new provider to start this process.

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## Additional information

ISAs are a savings scheme operated by HM Revenue & Customs. Interest on ISAs is tax-free, providing the account is operated in line with ISA Regulations.

If you change your mind you can close this ISA within 14 days of opening. Any funds from an ISA closed in this way won't count towards your ISA allowance.

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

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