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Tokenised Saver Summary Box

Account name	Tokenised Saver
What is the interest rate?	**5.08% gross / 5.20% AER (fixed).** Rate effective 09 November 2026. The interest rate is fixed for 12 months. The fixed term will start from the date of your first deposit. Interest is calculated daily and is paid monthly. Interest can be paid to your Linked Account or into your Tokenised Saver. 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.
Can Monument change the interest rate?	No, the interest rate is fixed and cannot be changed throughout the term.
What would the estimated balance be after 12 months based on a £1,000 or £25,000 deposit?	**£1,052.00 at an interest rate of 5.20% AER (fixed).** **£26,300.00 at an interest rate of 5.20% AER (fixed).** For the purposes of this calculation, we assume that: • You make a deposit of £1,000 or £25,000 on the account opening date. • You make no further deposits during the funding period or withdrawals during the term. • The interest is paid into your Tokenised Saver each month and at maturity. 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. You can have more than one Tokenised Saver, but only one of each Tokenised Saver product we show in the Monument app as open for applications. The app will tell you if you already have that product. Eligibility: • You must be aged 18 or over. • You must be a UK resident.

Monument Bank Limited (10921940) is registered in England at 33 Cavendish Square, London, W1G 0PW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under FRN 849724. Please see the Financial Services Register for more information.

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- 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 Tokenised Saver.
- You must be an existing Monument client.

Minimum and Maximum Balance:

- £25,000 minimum total balance across all Monument savings accounts you hold including this one.
- The maximum balance for this account (excluding any interest paid) is £100,000. Any deposit made that would result in exceeding the maximum account balance will be returned to the account it came from.
- The maximum total balance across all Monument savings accounts you hold including this one is £2,000,000.

Making Deposits:

- You will have 14 days from the account opening date to fund your account (Funding Period). You cannot make deposits after the Funding Period.
- You can make multiple deposits during the Funding Period. The 12-month fixed term will start from the date of your **first deposit.**
- During the Funding Period, deposits can only be made by electronic payment from your Linked Account or another Monument savings account held in your name (subject to the terms and conditions of that 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?

No, withdrawals and early closures are not permitted throughout the term.

We will contact you at least 30 days before the maturity date of your Tokenised Saver and you will be asked to select how you would like us to deal with your maturity balance.

If we do not hear from you before the maturity date, we will transfer the balance to your Easy Access Savings account if you have one, or if you do not have one, we will open a new Easy Access Savings account for you.

Additional information

You can change your mind and close a Tokenised Saver you have opened without incurring any penalties within 14 days following the account opening date (this coincides with the Funding Period for the account).

Please contact us and we will close the account and return any funds you have deposited (together with any accrued interest).

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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.

Your FSCS protection. Eligible deposits in your Tokenised Saver benefit from FSCS protection on the basis described in our Terms and Conditions, including the eligibility requirements, limits and aggregation rules that apply to your deposits with us. The Tokenisation feature doesn't change this or provide separate FSCS protection.

Our records apply. Our own records are the official record of your Tokenised Saver, and your token record is a copy of them. If they ever differ, our records apply, subject to correction of any error. This doesn't affect your right to query or challenge an error in our records. Your token record doesn't give you, or anyone else, any rights. Your rights come only from your deposit and our Terms and Conditions.

No transfers. Your Tokenised Saver is for you alone, so you can't transfer, sell or assign it or your token record (including to another Monument customer). You can't use your token record as security, and you can only use your Tokenised Saver as security in our favour, where we agree this with you in writing. Your token record is updated, and cancelled where appropriate, when money is paid out of your Tokenised Saver and when it matures or closes. This doesn't affect your rights to withdraw funds, receive repayment or close your Tokenised Saver as permitted by our Terms and Conditions.

Risks. The Tokenisation feature relies on technology and providers outside our control, so your token record may sometimes be delayed, unavailable or wrong, and we may change, pause or stop the feature. Your deposit, interest rate, interest, maturity date and FSCS protection stay the same whatever happens to it.

Please note: The information provided here is a summary of the key features of our Tokenised Saver account. Further information can be found in our Tokenised Saver Terms and Conditions.