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Limited Access Saver Summary Box

Account name	**Limited Access Saver**
What is the interest rate?	**Higher interest rate: 3.93% gross / 4.00% AER (variable)** **Lower interest rate: 3.45% gross / 3.51% AER (variable)** Rates effective from 19 November 2026 Your Limited Access Saver rewards you with a higher interest rate if you limit your withdrawals. Here's how it works: • **Withdrawal Allowance:** You can make up to 3 withdrawals per Anniversary Year and keep the higher interest rate. • **Anniversary Year:** The 12 month period starting from your account opening date and renewing annually. • If you make 4 or more withdrawals, the interest rate drops to the lower rate from the 4th withdrawal for the rest of the Anniversary Year. • On the first day of each new Anniversary Year, the higher interest rate (as applicable on that date) will apply and your Withdrawal Allowance will reset. Interest is calculated daily and paid monthly. You can choose to have interest paid into your Limited Access Saver or to your Linked 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.
Can Monument change the interest rate?	Yes, both the higher interest rate and the lower interest rate are variable and may change from time to time in accordance with the Limited Access Saver Terms. The current interest rate for your Limited Access Saver will be shown in the product description in the Monument app. We can change the higher interest rate or the lower interest at our discretion for any of the reasons detailed in Section 5 of the Limited Access Saver Terms. We'll contact you if either or both the higher interest rate or lower interest rate is going up or down. We'll give you at least 14 days' notice in advance of any rate reduction. If we increase either or both the higher interest rate or lower interest rate, we'll apply the new rate(s) immediately and we'll inform you of the increase within 30 days of the change being made.
What would the estimated balance be after 12 months based on a deposit of £1,000 or £25,000?	Below are two examples based on zero withdrawals made and four withdrawals made in an Anniversary Year. If you made zero withdrawals during an Anniversary Year: • **Initial deposit: £1,000.00** • Interest earned: £40.01

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- Balance after 12 months: £1,040.00

- **Initial deposit: £25,000.00**
- Interest earned: £1,000.40
- Balance after 12 months: £26,000.40

This calculation assumes no withdrawals are made during your Anniversary Year, there are no interest rate changes and the interest rate remains at the higher rate.

If you made four withdrawals during an Anniversary Year:

- **Initial deposit: £1,000.00**
- Interest earned: £25.34
- Balance after 12 months: £625.34

- **Initial deposit: £25,000.00**
- Interest earned: £905.69
- Balance after 12 months: £25,505.69

This calculation assumes you open an account on 1st January and you make a £100 withdrawal on 1st February, 1st March, 1st April and 1st May.

In this example, the higher interest rate is applicable until 30th April; the lower interest rate applies from your 4th withdrawal on 1st May for the rest of the Anniversary Year.

These calculations are for illustrative purposes only, do not take into account any individual circumstances, and are based on the following assumptions:

- The account is opened on 1st January and a deposit of either £1,000 or £25,000 is made on this date.
- Where 4 withdrawals are made, each withdrawal is for £100 and is made on 1st February, 1st March, 1st April and 1st May.
- No further deposits or withdrawals are made.
- Interest is paid monthly into the Limited Access Saver account.
- There are no changes to the higher or lower interest rates.

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.
- You must have a personal UK bank account that allows transfers to be made to and from your Limited Access Saver.
- You can only have one Limited Access Saver.

Minimum and Maximum Balance:

- £25,000 minimum balance across all Monument Savings Accounts you hold including this one.

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	• £2,000,000 maximum balance across all Monument savings accounts you hold including this one. Making Deposits: • **You have 14 days to make your first payment into your account from the date your account is opened, otherwise your account will close automatically.** • 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 make as many withdrawals from your Limited Access Saver as you like using the Monument app. If you make more than 3 withdrawals in any Anniversary Year, your rate will drop to the lower interest rate. On the first day of each Anniversary Year, the interest rate will revert to the higher interest rate (as applicable on that date) and your Withdrawal Allowance will reset to 3. 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 (subject to the terms and conditions of the account).
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 Limited Access Saver. Further information can be found in the Limited Access Saver Terms.

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