

Effective 26th July 2010

Addendum to Interest Rates leaflet Dated 1st May 2010

This account is only available to members with an existing Premier Saver account, which has been open for longer than 12 months.

Premier Saver (Issue 6)

Interest rates are variable. Includes an introductory fixed bonus of 1.50% for the first year only.

	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
Annual Interest £25,000 - £100,000	2.50	2.00	1.00	0.80



Head Office: Monmouthshire House, John Frost Square,
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**Monmouthshire Building Society is authorised and regulated by
the Financial Services Authority. Registration Number: 206052**

Product Code: 196 Annual

ADD6(07/10-1)

Interest Rates

Interest Rates

A summary of our savings accounts with current interest rates

Effective 1st May 2010

This leaflet must be read in conjunction with our General Terms and Conditions for Savings Accounts leaflet and the individual product leaflet.

Personal Savings Accounts At a Glance

The following table can help you compare the features of our personal savings product range. Please note that this comparison lists only a summary of the key product features of the account. You must read the account leaflet in full, before deciding to open an account.

Summary Box - Key Product Information for our Savings Accounts												
Account Name	Escalator Instant	Escalator Bonus	Escalator Bonus 90	Saver Plus - Issue 2	Cash ISA 2	ISA Saver	Young Savers	Premium Tracker	Income Generator	Cash Child Trust Fund	Christmas Saver - Issue 2	2 Year Variable Bond
Interest Rates (AERs)	See page 3	See page 2	See page 2	See page 3	See page 3	See page 3	See page 2	See page 3	See page 4	See page 4	See page 4	See page 4
Tax Status	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest	Interest is paid tax-free	Interest is paid tax-free	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest	Interest is paid tax-free	Interest paid net of income tax, unless you register to receive gross interest	Interest paid net of income tax, unless you register to receive gross interest
Conditions for bonus payment	No bonus	Conditional bonus payable See page 2	Conditional bonus payable See page 2	Conditional bonus payable See page 3	No bonus	Conditional bonus payable See page 3	No bonus	No bonus	No bonus	Conditional bonus payable See page 4	Conditional bonus payable See page 4	No bonus
Withdrawal arrangements	Withdrawals can be made without notice or loss of interest Up to 150 withdrawals are allowed during each year (ending 31st March) More than 150 withdrawals will result in closure of the account	2 withdrawals permitted each year of up to £10,000 each, without notice or loss of interest but with loss of bonus Further withdrawals subject to 30 days notice, or on demand subject to 30 days loss of interest and with loss of bonus	2 withdrawals permitted each year of up to £10,000 each, without notice or loss of interest but with loss of bonus Further withdrawals subject to 90 days notice, or on demand subject to 90 days loss of interest and with loss of bonus	No notice required Up to three withdrawals are allowed during each year but more than three withdrawals will result in closure of the account	Withdrawals permitted with 30 days written notice with no loss of interest, or instantly by incurring a loss of interest equivalent to 30 days on the amount withdrawn	No notice required	Withdrawals can be made without notice or loss of interest Up to 150 withdrawals are allowed during each year (ending 31st March) More than 150 withdrawals will result in closure of the account	No notice required No cash withdrawals permitted. Withdrawals by cheque or transfer are permitted Minimum withdrawal is £1,000 per transaction	Withdrawals permitted subject to either 120 days notice, or on demand subject to 120 days loss of interest	No withdrawals permitted until child's 18th birthday	No notice required Withdrawals are only permitted during November and December each year	Partial withdrawals allowed subject to 90 days loss of interest on the amount withdrawn
Access	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online	Branch, Post or Online
Additional Product Information												
Minimum Opening Balance	£100	£1,000 (annual interest) £5,000 (monthly interest)	£2,500 (annual interest) £5,000 (monthly interest)	£20 a month	£10 (annual interest) £5,000 (monthly interest)	£20 a month	£10	£10,000	£5000	Value of Child Trust Fund voucher issued	£1	£5,000
Maximum Investment Balance	£500,000	£500,000	£500,000	£1000 a month	£5,100 a year	£425 a month	£500,000	£500,000	£500,000	£1,200 a year in addition to CTF voucher	£250 a month	£250,000
Annual Interest Payable	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Monthly Interest Option		✓	✓		✓				✓			✓
Age Restriction					✓ Age 16+	✓ Age 16+	✓ Under 18			✓ Under 18		

Savings

We aim to provide simple and competitive savings accounts to suit as many people as possible.

Whether you are a young person looking for your first savings account, want a tax efficient scheme or need regular income from a lump sum, Monmouthshire Building Society has an account to meet your needs. Interest rates for all of our accounts can be found in this leaflet.

Personal Savings Accounts

We offer a wide range of savings accounts so if you're not sure which one to choose please contact your local branch where staff will be pleased to discuss your requirements.

Corporate Accounts

Our Corporate Accounts are designed exclusively for clubs, societies, companies, trusts and other organisations investing non-personal funds. Some accounts pay tiered rates of interest so the larger the balance the higher the rate.

- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. As every advert for a savings product will contain an AER, you will be able to compare more easily what return you can expect from your savings over time.
- The **gross** rate is the contractual rate of interest payable before the deduction of tax at the specified rate.
- The **net** rate is the rate of interest which would be payable after allowing for the deduction of income tax at the specified rate.
- The **tax free** rate is the contractual rate of interest payable where interest is exempt from income tax.
- **Interest rates are variable** and are correct at time of going to press, 1st May 2010. Where stated some of our savings accounts are linked to the Bank of England Base Rate (or its successor), currently 0.50%, which can change at any time and without notice. Please contact us to confirm the current interest rates payable.
- **Bonuses are fixed unless otherwise stated.** If eligible, the bonus payment will be paid annually and included with the interest payment following the close of business on 31 March or otherwise, subject to the account terms and conditions and to the account remaining open at the payment date.
- **Interest is calculated on a daily basis.** Annual interest is credited / paid following the close of business on 31 March or otherwise, subject to the account terms and conditions. Monthly interest is credited / paid following the close of business on the last working day of each month. The monthly payments will not include any bonus payments.

PERSONAL SAVINGS ACCOUNTS AVAILABLE TO BOTH NEW AND EXISTING CUSTOMERS

ESCALATOR BONUS ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£100,000 and over	1.00	0.80	0.50	0.40
£50,000 – £99,999	1.00	0.80	0.50	0.40
£25,000 – £49,999	0.60	0.48	0.10	0.08
£10,000 – £24,999	0.60	0.48	0.10	0.08
£5,000 – £9,999	0.60	0.48	0.10	0.08
£1,000–£4,999	0.60	0.48	0.10	0.08

Monthly Interest	Including Bonus			Excluding Bonus		
	AER %	Gross %	Net %	AER %	Gross %	Net %
£100,000 and over	0.95	0.95	0.76	0.45	0.45	0.36
£50,000 – £99,999	0.95	0.95	0.76	0.45	0.45	0.36
£25,000 – £49,999	0.55	0.55	0.44	0.05	0.05	0.04
£10,000 – £24,999	0.55	0.55	0.44	0.05	0.05	0.04
£5,000 – £9,999	0.55	0.55	0.44	0.05	0.05	0.04

Conditions for Bonus Payment

Fixed bonus of 0.5% payable on 31 March each year if no withdrawals are made.

ESCALATOR BONUS 90 ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£100,000 and over	2.00	1.60	1.50	1.20
£50,000 – £99,999	2.00	1.60	1.50	1.20
£25,000 – £49,999	1.50	1.20	1.00	0.80
£10,000 – £24,999	1.25	1.00	0.75	0.60
£5,000 – £9,999	1.00	0.80	0.50	0.40
£2,500 – £4,999	0.60	0.48	0.10	0.08

Monthly Interest	Including Bonus			Excluding Bonus		
	AER %	Gross %	Net %	AER %	Gross %	Net %
£100,000 and over	1.91	1.90	1.52	1.41	1.40	1.12
£50,000 – £99,999	1.91	1.90	1.52	1.41	1.40	1.12
£25,000 – £49,999	1.40	1.40	1.12	0.90	0.90	0.72
£10,000 – £24,999	1.15	1.15	0.92	0.65	0.65	0.52
£5,000 – £9,999	0.90	0.90	0.72	0.40	0.40	0.32

Conditions for Bonus Payment

Fixed bonus of 0.5% payable on 31 March each year if no withdrawals are made.

YOUNG SAVERS ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£10 and over	1.25	1.00

ESCALATOR INSTANT ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£25,000 and over	0.10	0.08
£10,000 – £24,999	0.10	0.08
£5,000 – £9,999	0.10	0.08
£2,500 – £4,999	0.10	0.08
£500 – £2,499	0.10	0.08
£100 – £499	0.10	0.08

SAVER PLUS ACCOUNT - ISSUE 2

Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£20 and over	2.35	1.88	1.35	1.08

Conditions for Bonus Payment

A 1% fixed annual bonus is payable if no more than one withdrawal is made per year (ending 31 March) and if all of the required monthly subscriptions are made.

CASH ISA 2

Interest Rates effective from 1st April 2009

Annual Interest	AER/Tax free %	
£10 and over	2.50	
Monthly Interest	AER %	Tax free %
£5,000 and over (by transfer only)	2.48	2.45

ISA SAVER ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	Including bonus AER/Tax free %	Excluding bonus AER/Tax free %
£20 and over	2.50	1.50

Conditions for Bonus Payment

A 1% fixed annual bonus is payable if no more than one withdrawal is made per year (ending 31 March) and if all of the required monthly subscriptions are made.

PREMIUM TRACKER ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£10,000 and over	0.10*	0.08*

The annual interest rate payable on this account will be the Bank of England Base Rate (or its successor) minus 0.5%, except during the month when this interest rate changes. In this event, the interest rate payable will change in line with the Bank of England Base Rate within 30 days. The interest rate is variable.

***Please note, that as the Bank of England Base Rate is currently very low, we have elected to temporarily pay a higher rate of interest than that stipulated in the account terms and conditions.**

INCOME GENERATOR ACCOUNT

Interest Rates effective from 1st April 2009

Monthly Interest	AER %	Gross %	Net %
£5,000 and over	2.53	2.50	2.00

CASH CHILD TRUST FUND

Interest Rates effective from 1st May 2010

Annual Interest	Including bonus AER/Tax free %	Excluding bonus AER/Tax free %
£250 and over	2.25	1.25

Conditions for Bonus Payment

A fixed bonus of 1.00% AER/Tax-free per annum will be payable, for the first two 'subscription years', for those accounts which have made an additional investment of £250 or more into their CTF during the subscription year, in addition to any government contributions.

CHRISTMAS SAVER ACCOUNT - ISSUE 2

Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£1 and over	2.25	1.80	1.25	1.00

Conditions for Bonus Payment

A 1% fixed annual bonus is paid at the end of the year (31 October) if all the required monthly deposits are made.

You are required to make at least one deposit per month from January (or the account opening month) up to and including October each year. If you miss any payments you will not qualify for the bonus.

AFFINITY INSTANT ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£100 and over (£10 if under 18)	0.50	0.40

In addition to the interest paid to you, the organisation you support (Affinity Partner) will also receive the **equivalent** of 1% interest (fixed) of the balance on your account, calculated on a daily basis and payable at the end of each year (31 March).

TWO YEAR VARIABLE RATE BOND

Interest Rates effective from 1st April 2009

Two Year Variable Rate Bond **Sixth Issue**

Annual Interest	AER/Gross %	Net %
£100,000 and over	3.20	2.56
£50,000 – £99,999	3.20	2.56
£25,000 – £49,999	2.70	2.16
£5,000 – £24,999	2.70	2.16

Monthly Interest	AER %	Gross %	Net %
£100,000 and over	3.14	3.10	2.48
£50,000 – £99,999	3.14	3.10	2.48
£25,000 – £49,999	2.63	2.60	2.08
£5,000 – £24,999	2.63	2.60	2.08

FIXED RATE BONDS

Our selection of bonds change from time to time, dependent upon market conditions. Full details about our Fixed Rate Bonds currently available, including interest rates can be found on our website www.monbs.com or by visiting any of our branch or agency offices.

CORPORATE SAVINGS ACCOUNTS AVAILABLE TO ORGANISATIONS, CLUBS AND BUSINESSES

CORPORATE INSTANT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£25,000 and over	0.10	0.08
£10,000 – £24,999	0.10	0.08
£5,000 – £9,999	0.10	0.08
£2,500 – £4,999	0.10	0.08
£500 – £2,499	0.10	0.08
£100 – £499	0.10	0.08

CORPORATE BONUS 90

Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£100,000 and over	1.25	1.00	0.75	0.60
£50,000 – £99,999	1.25	1.00	0.75	0.60
£25,000 – £49,999	0.75	0.60	0.25	0.20
£10,000 – £24,999	0.60	0.48	0.10	0.08
£5,000 – £9,999	0.60	0.48	0.10	0.08
£2,500 – £4,999	0.60	0.48	0.10	0.08

Monthly Interest	Including Bonus			Excluding Bonus		
	AER %	Gross %	Net %	AER %	Gross %	Net %
£100,000 and over	1.15	1.15	0.92	0.65	0.65	0.52
£50,000 – £99,999	1.15	1.15	0.92	0.65	0.65	0.52
£25,000 – £49,999	0.65	0.65	0.52	0.15	0.15	0.12
£10,000 – £24,999	0.55	0.55	0.44	0.05	0.05	0.04
£5,000 – £9,999	0.55	0.55	0.44	0.05	0.05	0.04

Conditions for Bonus Payment

Fixed bonus of 0.5% payable on 31 March each year if no withdrawals are made.

CHARITIES AND CLUBS DIRECT ACCOUNT

Interest Rates effective from 1st March 2009

Annual Interest	AER/Gross %	Net %
£100,000 and over	2.00	1.60
£5,000 – £99,999	1.75	1.40

CHARITIES AND CLUBS DIRECT 30 ACCOUNT

Interest Rates effective from 1st March 2009

Annual Interest	AER/Gross %	Net %
£100,000 and over	2.50	2.00
£5,000 – £99,999	2.25	1.80

GENERAL CLIENT ACCOUNT

Interest Rates effective from 1st April 2009

An internet based deposit account specifically for professional bodies who hold clients' funds. The interest rate payable on this account is the Bank of England Base Rate (BBR), or its successor, less an interest rate margin set by the Society, dependent on your account balance. The rate payable applies throughout the whole of the month, except when the BBR rate changes. In this event, the interest rate payable will change in line with any changes to the BBR, within 30 days. Account operated via internet only.

Monthly Interest		AER %	Gross %	Net %
£3m and over	(BBR -0.50%)	0.50*	0.50*	0.40*
£1m - £2,999,999	(BBR -0.75%)	0.25*	0.25*	0.20*
£100 - £999,999	(BBR -1.00%)	0.10*	0.10*	0.08*

***Please note, that as the Bank of England Base Rate is currently very low, we have elected to temporarily pay a higher rate of interest than that stipulated in the account terms and conditions.**

DESIGNATED DEPOSIT II

Interest Rates effective from 1st April 2009

This account is only available for professional bodies who hold client funds.

Annual Interest	AER/Gross %	Net %
£25,000 and over	0.10	0.08
£10,000 – £24,999	0.10	0.08
£5,000 – £9,999	0.10	0.08
£2,500 – £4,999	0.10	0.08
£500 – £2,499	0.10	0.08
£100 – £499	0.10	0.08

ACCOUNTS ONLY AVAILABLE THROUGH OTHER ORGANISATIONS

These accounts are only available to clients of Monmouthshire Independent Financial Advisers Ltd. These accounts can only be opened following a full financial review. You will be able to operate your account through Monmouthshire Building Society.

PLATINUM ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %	
£100,000 and over	2.00	1.60	
£50,000 – £99,999	1.50	1.20	
Monthly Interest	AER %	Gross %	Net %
£100,000 and over	1.92	1.90	1.52
£50,000 – £99,999	1.41	1.40	1.12

CORPORATE PLATINUM ACCOUNT

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %	
£100,000 and over	1.25	1.00	
£50,000 – £99,999	1.25	1.00	
Monthly Interest	AER %	Gross %	Net %
£100,000 and over	1.16	1.15	0.92
£50,000 – £99,999	1.16	1.15	0.92

More interest rates appear on page 7 >>>

ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS

Cash ISA I - Interest Rates effective from 1st April 2009

Annual Interest	AER/Tax free	
	%	
£10 and over	2.40	

Prior to 6th April 2008, Cash ISA 1 was known as either a TESSA Only ISA 1*, TESSA Only ISA 2, or a Mini Cash ISA 1. These accounts have been renamed in line with Government changes to ISAs.

*From 1st March 2008, the bonus for this account was incorporated into a higher contractual rate.

Premier Saver Issue 1 - Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£25,000 - £100,000	2.65	2.12	0.05	0.04

Conditions for Bonus Payment

A 2.60% fixed annual introductory bonus is payable for the first year only if no more than 3 withdrawals are made per year (ending on the anniversary of the date of opening) and the balance does not fall below £25,000.

Premier Saver Issue 2 - Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£25,000 - £100,000	2.50	2.00	0.05	0.04

Conditions for Bonus Payment

A 2.45% fixed annual introductory bonus is payable for the first year only if no more than 3 withdrawals are made per year (ending on the anniversary of the date of opening) and the balance does not fall below £25,000.

Premier Saver Issue 3 - Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£25,000 - £100,000	2.00	1.60	0.50	0.40

Conditions for Bonus Payment

A 1.50% fixed annual introductory bonus is payable for the first year only if no more than 3 withdrawals are made per year (ending on the anniversary of the date of opening) and the balance does not fall below £25,000.

Premier Saver Issue 4 - Interest Rates effective from 1st April 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£25,000 - £100,000	2.00	1.60	1.00	0.80

Conditions for Bonus Payment

A 1.00% fixed annual introductory bonus is payable for the first year only if no more than 3 withdrawals are made per year (ending on the anniversary of the date of opening) and the balance does not fall below £25,000.

Saver Plus - Issue 1 - Interest Rates effective from 1st February 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£20 and over	3.05	2.44	0.05	0.04

Conditions for Bonus Payment

A 3% fixed annual bonus is payable if no more than one withdrawal is made per year (ending 31 March) and if all of the required monthly subscriptions are made.

Designated Deposit I - Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross	
	Net %	
£10 and over	0.25	0.20

Two Year Variable Rate Bond Fifth Issue

Interest Rates effective from 1st April 2009

Annual Interest	AER/Gross %	Net %
£100,000 and over	2.10	1.68
£50,000 – £99,999	2.00	1.60
£25,000 – £49,999	1.25	1.00
£10,000 – £24,999	1.00	0.80
£5,000 – £9,999	0.75	0.60

Monthly Interest	AER %	Gross %	Net %
£100,000 and over	2.02	2.00	1.60
£50,000 – £99,999	1.92	1.90	1.52
£25,000 – £49,999	1.16	1.15	0.92
£10,000 – £24,999	0.90	0.90	0.72
£5,000 – £9,999	0.65	0.65	0.25

Christmas Saver - Issue 1 - Interest Rates effective from 1st February 2009

Annual Interest	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
£1 and over	3.05	2.44	0.05	0.04

Conditions for Bonus Payment

A 3% fixed annual bonus is paid at the end of the year (30 November) if all the required monthly deposits are made.

You are required to make at least one deposit per month from February (or the account opening month) up to and including November each year. If you miss any payments you will not qualify for the bonus.

WHERE TO FIND US

Head Office and Main Branch Office

Monmouthshire House, John Frost Square, Newport, NP20 1PX

- New savings account enquires : 01633 844330
- Existing savings account enquires : 01633 844340
- Website : www.monbs.com
- Fax : 01633 844445

Branch Offices

Caldicot	66 Newport Road, Caldicot, NP26 4BR	Tel: 01291 430086
Cardiff	87 Caerphilly Road, Birchgrove, CF14 4AE	Tel: 029 20625800
Chepstow	19 High Street, Chepstow, NP16 5LQ	Tel: 01291 629306
Cwmbran	9 The Arcade, Cwmbran, Torfaen, NP44 1PQ	Tel: 01633 875480
Handpost	234 Stow Hill, Newport, NP20 4HA	Tel: 01633 213276
Maindee	145 Chepstow Road, Newport, NP19 8GE	Tel: 01633 254891
Monmouth	10 Agincourt Square, Monmouth, NP25 3DQ	Tel: 01600 713383
Risca	33b Tredegar Street, Risca, NP11 6BU	Tel: 01633 613181
Swansea	18 Union Street, Swansea, SA1 3EH	Tel: 01792 657460
Usk	25 Bridge Street, Usk, NP15 1BQ	Tel: 01291 673347

A list of our Agency Offices can be found at www.monbs.com



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the Financial Services Authority. Registration Number: 206052

**Addendum to Interest Rates leaflet
Dated 10th July 2009**

**This account is only available to existing members with
a maturing Premier Saver account.**

Premier Saver (Issue 5)

Interest rates are variable. Includes an introductory fixed bonus of 1.75% for the first year only.

	Including Bonus		Excluding Bonus	
	AER/Gross %	Net %	AER/Gross %	Net %
Annual Interest £25,000 - £100,000	2.75	2.20	1.00	0.80



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ADD5(04/10-1)