

Current & Previous Interest Rates

Updated 25th March 2019

ACCOUNTS AVAILABLE TO CUSTOMERS

	Current Interest Rates		Previous Interest Rates
	Including Bonus	Excluding Bonus	Excluding Bonus
ESCALATOR INSTANT ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£25,000 and over		0.95	0.70
£5,000 - £24,999		0.85	0.60
£100 - £4,999		0.75	0.50
EASY SAVER ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 25TH MARCH 2019			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1 and over		0.10	No Previous Rate
PREMIUM INSTANT ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 12TH DECEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£25,000 and over		1.00	No Previous Rate
SAVER PLUS ACCOUNT - ISSUE 3 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£20 and over		1.55	0.55
		0.55	0.30
Conditions for Bonus Payment - A 1.00% 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.			
CHRISTMAS SAVER ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1 and over		1.55	0.55
		0.55	0.30
Conditions for Bonus Payment - A 1.00% 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. Monthly Subscription Amount - Please note that the monthly deposit amount has been increased to a maximum of £1,000 per month.			
FIRST HOME BONUS SAVER - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£20 and over		5.00	1.00
		1.00	0.75
Conditions for Bonus Payment - A 4.00% fixed bonus is payable only if you take out a Monmouthshire Building Society mortgage within five years of opening the account.			
YOUNG SAVERS ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£10 and over		1.75	1.50
JUNIOR CASH ISA ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		2.50	2.25
INSTANT CASH ISA - ISSUE 1 INTEREST RATES EFFECTIVE FROM 13TH AUGUST 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		1.15	No Previous Rate
HELP TO BUY: ISA INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable*	AER/Tax Free %	AER/Tax Free %
£1 and over		2.35	2.10
*The government will pay a bonus of 25% of the closing balance of the account to be used towards the purchase of your first home, subject to eligibility and Scheme Rules. The bonus must be included with the funds consolidated at the completion of the property transaction. The bonus cannot be used for the deposit due at the exchange of contracts, to pay for solicitor's, estate agent's fees or any other indirect costs associated with buying a home.			
EASY ISA INTEREST RATES EFFECTIVE FROM 25TH MARCH 2019			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£1 and over		0.10	No Previous Rate
AFFINITY INSTANT ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100 and over (£10 if under 18)		0.75	0.50
In addition to the interest paid to you, the organisation you support (Affinity Partner) will also receive the equivalent of 1.00% interest (fixed) of the balance on your account, calculated on a daily basis and payable at the end of each year (31 March)			
30 DAY NOTICE SMART TRACKER - ISSUE 3 INTEREST RATES EFFECTIVE FROM 9TH JANUARY 2019			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.05	1.30
FIXED RATE BONDS & TRACKER BONDS Our selection of bonds change from time to time, dependent upon market conditions. Full details about our Fixed Rate Bonds and Tracker 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

	Current Interest Rates		Previous Interest Rates
	Including Bonus	Excluding Bonus	Excluding Bonus
GENERAL CLIENT ACCOUNT INTEREST RATES EFFECTIVE FROM 6TH AUGUST 2018			
Monthly Interest	No Bonus Payable	AER %	Gross %
£100 and over (BBR - 0.75%)		0.75	0.75
		0.10	0.10
DESIGNATED DEPOSIT III INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018 This account is only available for professional bodies who hold client funds.			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£25,000 and over		0.35	0.10
£10,000 - £24,999		0.35	0.10
£5,000 - £9,999		0.35	0.10
£2,500 - £4,999		0.35	0.10
£500 - £2,499		0.35	0.10
£100 - £499		0.35	0.10
BUSINESS 90 ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE 15TH MARCH 2019			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£5,000 and over		0.90	No Previous Rate
BUSINESS INSTANT ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE 15TH MARCH 2019			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		0.65	No Previous Rate
CHARITIES & CLUBS DIRECT ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.40	0.15
£5,000 - £99,999		0.40	0.15
CHARITIES & CLUBS DIRECT 30 ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.45	0.20
£5,000 - £99,999		0.45	0.20

CLOSED ACCOUNTS - NO LONGER AVAILABLE TO CUSTOMERS

	Current Interest Rates		Previous Interest Rates
	Including Bonus	Excluding Bonus	Excluding Bonus
CASH ISA 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		0.90	0.65
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 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.			
CASH ISA 2, 3, 4, 5, 6 & 7 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		0.90	0.65
Monthly Interest	No Bonus Payable	AER %	Tax Free %
£5,000 and over		0.90	0.90
		0.65	0.65
CASH ISA 8 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		0.90	0.65
CASH ISA 9 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£10 and over		0.90	0.65
ISA SAVER ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£20 and over		0.90	0.65
From 1st April 2014, the conditional 1.00% bonus will now be included in the variable interest rate.			
60 DAY NOTICE SMART TRACKER CASH ISA - ISSUE 1 INTEREST RATES EFFECTIVE FROM 8TH AUGUST 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£3,000 and over		1.30	No Previous Rate
FIRST HOME BONUS SAVER - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£20 and over		5.00	2.00
		2.00	1.75
Conditions for Bonus Payment - A 3.00% fixed bonus is payable only if you take out a Monmouthshire Building Society mortgage within five years of opening the account.			

CLOSED ACCOUNTS - NO LONGER AVAILABLE TO CUSTOMERS

	Current Interest Rates		Previous Interest Rates
	Including Bonus	Excluding Bonus	Excluding Bonus
CASH CHILD TRUST FUND INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Tax Free %	AER/Tax Free %
£250 and over		2.50	2.25
ESCALATOR BONUS ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.05	0.55
Monthly Interest	No Bonus Payable	AER %	Gross %
£5,000 and over		1.05	1.05
		0.55	0.55
		0.30	0.30
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no withdrawals are made (ending 31 March).			
BONUS 30 ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.05	0.55
Monthly Interest	No Bonus Payable	AER %	Gross %
£5,000 and over		1.05	1.05
		0.55	0.55
		0.30	0.30
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no more than two withdrawals of up to £10,000 each, are made per year (ending 31 March).			
BONUS 60 ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.30	0.55
Conditions for Bonus Payment - Fixed bonus of 0.75% payable on 31 March each year if no more than two withdrawals are made per year (ending 31 March). Please note that a different interest rate structure applied during the first 12 months the account was open.			
BONUS 60 ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£50,000 and over		1.05	0.55
£1,000 - £49,999		1.05	0.55
		0.30	0.30
Conditions for Bonus Payment - Fixed bonus of 0.75% payable on 31 March each year if no more than two withdrawals are made per year (ending 31 March).			
BONUS 60 ACCOUNT - ISSUE 3 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£50,000 and over		1.05	0.55
£1,000 - £49,999		1.05	0.55
		0.30	0.30
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no more than two withdrawals are made per year (ending 31 March).			
BONUS 60 ACCOUNT - ISSUE 4 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£50,000 and over		1.05	0.55
£1,000 - £49,999		1.05	0.55
		0.30	0.30
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no more than two withdrawals are made per year (ending 31 March) and the account is open at close of business on 31 March.			
SAVER PLUS ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£20 and over		1.55	0.55
		0.55	0.30
Conditions for Bonus Payment - A 1.00% 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.			
INCOME GENERATOR ACCOUNT - ISSUE 1, 2 & 3 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Monthly Interest	No Bonus Payable	AER %	Gross %
£5,000 and over		1.05	1.05
		0.80	0.80
PLATINUM ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		1.05	0.80
£50,000 - £99,999		1.05	0.80
Monthly Interest	No Bonus Payable	AER %	Gross %
£100,000 and over		1.05	1.05
£50,000 - £99,999		1.05	1.05
		0.80	0.80
		0.80	0.80
BOND MATURITY REWARD ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018 Our Bond Maturity Reward Account is available exclusively to existing customers with a maturing Monmouthshire Building Society bond.			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£50,000 and over		1.05	0.80
£2,500 - £49,999		1.05	0.80
Monthly Interest	No Bonus Payable	AER %	Gross %
£50,000 and over		1.05	1.05
£5,000 - £49,999		1.05	1.05
		0.80	0.80
		0.80	0.80
BOND MATURITY REWARD ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018 Our Bond Maturity Reward Account is available exclusively to existing customers with a maturing Monmouthshire Building Society bond.			
Annual Interest	No Bonus Payable	AER %	Gross %
£50,000 and over		1.05	1.05
£2,500 - £49,999		1.05	1.05
		0.80	0.80
		0.80	0.80
DESIGNATED DEPOSIT I & II INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£10 and over		0.35	0.10
CORPORATE DIRECT ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.35	0.10
£5,000 - £99,999		0.35	0.10
CORPORATE DIRECT ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.35	0.10
£5,000 - £99,999		0.35	0.10
CORPORATE DIRECT 30 ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.40	0.15
£5,000 - £99,999		0.40	0.15
CORPORATE DIRECT 30 ACCOUNT - ISSUE 2 INTEREST RATES EFFECTIVE 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.40	0.15
£5,000 - £99,999		0.40	0.15
CORPORATE INSTANT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100 and over		0.35	0.10
CORPORATE BONUS 90 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£2,500 and over		0.80	0.30
Monthly Interest	No Bonus Payable	AER %	Gross %
£5,000 and over		0.80	0.80
		0.30	0.30
		0.05	0.05
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no withdrawals are made.			
CORPORATE PLATINUM ACCOUNT INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.35	0.10
£50,000 - £99,999		0.35	0.10
CHARITIES AND CLUBS DIRECT ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.40	0.15
£5,000 - £99,999		0.40	0.15
CHARITIES AND CLUBS DIRECT 30 ACCOUNT - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£100,000 and over		0.45	0.20
£5,000 - £99,999		0.45	0.20
30 DAY NOTICE SMART TRACKER - ISSUE 1 INTEREST RATES EFFECTIVE FROM 6TH AUGUST 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.30	1.05
INTEREST RATES EFFECTIVE FROM 25TH JULY 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.05	No Previous Rate
30 DAY NOTICE SMART TRACKER - ISSUE 2 INTEREST RATES EFFECTIVE FROM 9TH AUGUST 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1,000 and over		1.30	No Previous Rate
FLEXIBLE SAVER - ISSUE 1 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1 and over		1.00	0.75
Please note that a different interest rate structure applied during the first 12 months the account was open.			
FLEXIBLE SAVER - ISSUE 2 INTEREST RATES EFFECTIVE FROM 1ST SEPTEMBER 2018			
Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
£1 and over		1.00	0.75
Please note that a different interest rate structure applied during the first 12 months the account was open.			



- Bonus rates are fixed (unless otherwise stated), calculated on a daily basis and paid annually in accordance with the account terms and conditions.
- Interest rates are variable and are correct at time of going to press.
- Interest is calculated on a daily basis. Annual interest is credited/paid following