Current & Previous Interest Rates

Updated 25th March 2019

ACC	OUNTS AVAIL	ABLE TO CUSTOME	RS	CLOSED ACCOU	NTS - NO LON	NGER AVAILABLE TO) CUSTOMERS
	Including Bonus	Interest Rates Excluding Bonus	Previous Interest Rates Excluding Bonus		Including Bonus	nterest Rates Excluding Bonus	Previous Interest Rates Excluding Bonus
ESCALATOR INSTANT ACCOUNT IN Annual Interest £25,000 and over £5,000 - £24,999	NTEREST RATES EFFECTIVE FROM 1ST SEPTI No Bonus Payable	AER/Gross % 0.95 0.85	AER/Gross % 0.70 0.60	CASH CHILD TRUST FUND INTEREST RATE Annual Interest £250 and over	ES EFFECTIVE FROM 1ST SEPTEMBER 2018 No Bonus Payable	AER/Tax Free % 2.50	AER/Tax Free % 2.25
EASY SAVER ACCOUNT - ISSUE 1 IN	,	0.75 RCH 2019	0.50	ESCALATOR BONUS ACCOUNT INTERIAL Annual Interest £1,000 and over	AER/Gross % 1.05	AER/Gross % 0.55	AER/Gross % 0.30
Annual Interest f1 and over PREMIUM INSTANT ACCOUNT - IS	No Bonus Payable	A LOTAL DECEMBED 2018	AER/Gross % No Previous Rate	### Conditions for Bonus Payment - Fixed bonus of 0.50% p	AER% Gross % 1.05 1.05 bayable on 31 March each year if no withd	AER% Gross % 0.55 0.55 awals are made (ending 31 March).	AER% Gross % 0.30 0.30
Annual Interest £25,000 and over	No Bonus Payable	AER/Gross%	AER/Gross % No Previous Rate	BONUS 30 ACCOUNT INTEREST RATES EFFE Annual Interest £1,000 and over Monthly Interest	AER/Gross % 1.05 AER% Gross %	AER/Gross % 0.55 AER% Gross %	AER/Gross % 0.30 AER% Gross %
SAVER PLUS ACCOUNT - ISSUE 3 IN Annual Interest £20 and over	AER/Gross % 1.55	AER/Gross % 0.55	AER/Gross % 0.30	£5,000 and over Conditions for Bonus Payment - Fixed bonus of 0.50% p	1.05	0.55 0.55	0.30 0.30
CHRISTMAS SAVER ACCOUNT - ISS Annual Interest	SUE 2 INTEREST RATES EFFECTIVE FROM AER/Gross %	AER/Gross %	AER/Gross %	Annual Interest f1,000 and over Conditions for Bonus Payment - Fixed bonus of 0.75% p	REST RATES EFFECTIVE FROM 1ST SEPTEM AER/Gross % 1.30 avable on 31 March each year if no more in	AER/Gross % 0.55	AER/Gross % 0.30
Conditions for Bonus Payment - A 1.00% fixed annua month from January (or the account opening month) Monthly Subscription Amount - Please note that the	up to and including October each year. If y	0.55 ctober) if all the required monthly deposits are made. You a miss any payments you will not qualify for the bonus. sed to a maximum of £1,000 per month.	0.30 are required to make at least one deposit per	Please note that a different interest rate structure app		ount was open.	
FIRST HOME BONUS SAVER - ISSUI Annual Interest f20 and over	E 2 INTEREST RATES EFFECTIVE FROM IST AER/Gross % 5:00	T SEPTEMBER 2018 AER/Gross % 1.00	AER/Gross %	£50,000 and over £1,000 - £49,999 Conditions for Bonus Payment - Fixed bonus of 0.75% p	AER/Gross % 1.05 1.05 1.05	AER/Gross % 0.55 0.55 han two withdrawals are made per year (ending 31 Marr	AER/Gross % 0.30 0.30
	s is payable only if you take out a Monmou	rthshire Building Society mortgage within five years of oper		BONUS 60 ACCOUNT - ISSUE 3 INTERE	•	. , , ,	AER/Gross %
Annual Interest £10 and over JUNIOR CASH ISA ACCOUNT INTERE	No Bonus Payable ST RATES EFFECTIVE FROM 1ST SEPTEMBER	AER/Gross % 1.75 R 2018	AER/Gross % 1.50	£50,000 and over £1,000 - £49,999 Conditions for Bonus Payment - Fixed bonus of 0.50% p	1.05 1.05 Dayable on 31 March each year if no more	0.55 0.55 than two withdrawals are made per year (ending 31 Marc	0.30 0.30 :h).
Annual Interest £10 and over INSTANT CASH ISA - ISSUE 1 INTERES	No Bonus Payable	AER/Tax Free % 2.50	AER/Tax Free % 2.25	BONUS 60 ACCOUNT - ISSUE 4 INTERIAL Annual Interest £50,000 and over	EST RATES EFFECTIVE FROM 1ST SEPTEME AER/Gross % 1.05	AER/Gross % 0.55	AER/Gross % 0.30
Annual Interest £10 and over	No Bonus Payable	AER/Tax Free %	AER/Tax Free % No Previous Rate	Conditions for Bonus Payment - Fixed bonus of 0.50% page	·		0.30 e account is open at close of business on 31 March.
HELP TO BUY: ISA INTEREST RATES EFFECT Annual Interest fl and over *The government will pay a bonus of 25% of the cl	No Bonus Payable*	AER/Tax Free % 2.35 towards the purchase of your first home, subject to elig	AER/Tax Free % 2.10 ibility and Scheme Rules. The bonus must be	SAVER PLUS ACCOUNT - ISSUE 2 Annual Interest £20 and over Conditions for Bonus Payment - A 1.00% fixed annual bor	AER/Gross % 1.55	AER/Gross % 0.55	AER/Gross % 0.30 quired monthly subscriptions are made.
included with the funds consolidated at the compl agent's fees or any other indirect costs associated	letion of the property transaction. The bo with buying a home.	onus cannot be used for the deposit due at the exchang		INCOME GENERATOR ACCOUNT - IS Monthly Interest		TIVE FROM 1ST SEPTEMBER 2018 AER % Gross %	AER % Gross %
EASY ISA INTEREST RATES EFFECTIVE FROM 25 Annual Interest £1 and over	No Bonus Payable	AER/Tax Free % 0.10	AER/Tax Free % No Previous Rate	PLATINUM ACCOUNT INTEREST RATES EFF Annual Interest	•	1.05 1.05 AER/Gross %	0.80 0.80 AER/Gross %
AFFINITY INSTANT ACCOUNT INTER Annual Interest £100 and over (£10 if under 18)	No Bonus Payable	AER/Gross % 0.75 Iso receive the equivalent of 1.00% interest (fixed) of the	AER/Gross % 0.50	£100,000 and over £50,000 - £99,999 Monthly Interest £100,000 and over	No Bonus Payable	1.05 1.05 AER% Gross % 1.05 1.05	0.80 0.80 AER% Gross % 0.80 0.80
daily basis and payable at the end of each year (31 Magnetic States) 30 DAY NOTICE SMART TRACKER -	March)	FROM 9TH JANUARY 2019		ESO,000 - £99,999 BOND MATURITY REWARD ACCOUN		1.05 1.05 TIVE FROM 1ST SEPTEMBER 2018	0.80 0.80
Annual Interest £1,000 and over FIXED RATE BONDS & TRACKER BO	No Bonus Payable	AER/Gross % 1.05	AER/Gross % 1.30	Our Bond Maturity Reward Account is available exclusive Annual Interest £50,000 and over £2,500 - £49,999	ely to existing customers with a maturing	Monmouthshire Building Society bond. AER/Gross % 1.05 1.05	AER/Gross % 0.80 0.80
on our website www.monbs.com or by visiting any of	f our branch or agency offices.	ails about our Fixed Rate Bonds and Tracker Bonds currently	y available, including interest rates can be found	Monthly Interest £50,000 and over £5,000 - £49,999	No Bonus Payable	AER% Gross % 1.05 1.05 1.05 1.05	AER% Gross % 0.80 0.80 0.80 0.80
		VINGS ACCOUNTS Interest Rates	Previous Interest Rates	BOND MATURITY REWARD ACCOUN Our Bond Maturity Reward Account is available exclusive			AER% Gross %
	ofessional bodies who hold client funds. The	Excluding Bonus 018 The interest rate payable on this account is the Bank of Englation of the month, except when the BBR rate changes. In this except when the BBR rate changes are the second of the month, except when the BBR rate changes.		Annual Interest £50,000 and over £2,500 - £49,999	No Bonus Payable	1.05 1.05 1.05 1.05	0.80 0.80 0.80 0.80
with any changes to the BBR, within 30 days. Account Monthly Interest £100 and over (BBR - 0.75%)		AER % Gross % 0.75 0.75	AER % Gross % 0.10 0.10	DESIGNATED DEPOSIT I & II INTEREST R Annual Interest £10 and over	ATES EFFECTIVE FROM 1ST SEPTEMBER 2	AER/Gross % 0.35	AER/Gross % 0.10
DESIGNATED DEPOSIT III INTEREST RA This account is only available for professional bodies was annual Interest	ATES EFFECTIVE FROM 1ST SEPTEMBER 2018 who hold client funds.	AER/Gross %	AER/Gross %	CORPORATE DIRECT ACCOUNT - ISS Annual Interest £100,000 and over £5,000 - £99,999	UE 1 INTEREST RATES EFFECTIVE FROM No Bonus Payable	A 1ST SEPTEMBER 2018 AER/Gross % 0.35 0.35	AER/Gross % 0.10 0.10
£25,000 and over £10,000 - £24,999 £5,000 - £9,999	No Bonus Payable	0.35 0.35 0.35	0.10 0.10 0.10	CORPORATE DIRECT ACCOUNT – ISS	UE 2 INTEREST RATES EFFECTIVE 1ST		AER/Gross %
£2,500 - £4,999 £500 - £2,499 £100 - £499		0.35 0.35 0.35	0.10 0.10 0.10	£100,000 and over £5,000 - £99,999	No Bonus Payable	0.35 0.35	0.10 0.10
BUSINESS 90 ACCOUNT – ISSUE 1 Annual Interest £5,000 and over	INTEREST RATES EFFECTIVE 15TH MARCH 2 No Bonus Payable	AER/Gross % 0.90	AER/Gross % No Previous Rate	CORPORATE DIRECT 30 ACCOUNT - Annual Interest £100,000 and over £5,000 - £99,999	No Bonus Payable	AER/Gross % 0.40 0.40	AER/Gross % 0.15 0.15
BUSINESS INSTANT ACCOUNT – IS Annual Interest £1,000 and over	SUE 1 INTEREST RATES EFFECTIVE 15TH I	MARCH 2019 AER/Gross % 0.65	AER/Gross % No Previous Rate	CORPORATE DIRECT 30 ACCOUNT – Annual Interest	ISSUE 2 INTEREST RATES EFFECTIVE	1ST SEPTEMBER 2018 AER/Gross %	AER/Gross %
CHARITIES & CLUBS DIRECT ACCO	UNT — ISSUE 2 INTEREST RATES EF	FECTIVE IST SEPTEMBER 2018 AER/Gross % 0.40	AER/Gross % 0.15	£100,000 and over £5,000 - £99,999	No Bonus Payable	0.40	0.15 0.15
£5,000 - £99,999 CHARITIES & CLUBS DIRECT 30 ACC	,	0.40 TES EFFECTIVE 1ST SEPTEMBER 2018	0.15	CORPORATE INSTANT INTEREST RATES EFF Annual Interest £100 and over	No Bonus Payable	AER/Gross % 0.35	AER/Gross % 0.10
Annual Interest £100,000 and over £5,000 - £99,999	No Bonus Payable	AER/Gross % 0.45 0.45	AER/Gross % 0.20 0.20	CORPORATE BONUS 90 INTEREST RATES E Annual Interest £2,500 and over	AER/Gross % 0.80	AER/Gross % 0.30	AER/Gross % 0.05
CLOSED ACCOL		NGER AVAILABLE TO	CUSTOMERS Previous Interest Rates	Monthly Interest £5,000 and over Conditions for Bonus Payment - Fixed bonus of 0.50% p			AER % Gross % 0.05 0.05
CASH ISA 1 INTEREST RATES EFFECTIVE FROM	Including Bonus	Excluding Bonus AER/Tax Free %	Excluding Bonus AER/Tax Free %	CORPORATE PLATINUM ACCOUNT I Annual Interest £100,000 and over £50,000 - £99,999	NTEREST RATES EFFECTIVE FROM IST SE	AER/Gross % 0.35 0.35	AER/Gross % 0.10 0.10
£10 and over		0.90 r a Mini Cash 1. These accounts have been renamed in line w	0.65	CHARITIES AND CLUBS DIRECT ACCO		EFFECTIVE FROM IST SEPTEMBER 2018 AER/Gross %	AER/Gross %
CASH ISA 2, 3, 4, 5, 6 & 7 INTEREST RAT Annual Interest £10 and over		AER/Tax Free % 0.90	AER/Tax Free %	£100,000 and over £5,000 - £99,999 CHARITIES AND CLUBS DIRECT 30 AC	No Bonus Payable CCOUNT - ISSUE 1 INTEREST RA		0.15 0.15
Monthly Interest £5,000 and over	No Bonus Payable	AER % Tax Free % 0.90 0.90	AER % Tax Free % 0.65 0.65	Annual Interest £100,000 and over £5,000 - £99,999	No Bonus Payable	AER/Gross % 0.45 0.45	AER/Gross % 0.20 0.20
CASH ISA 8 INTEREST RATES EFFECTIVE FROM Annual Interest f10 and over	1 IST SEPTEMBER 2018 No Bonus Payable	AER/Tax Free % 0.90	AER/Tax Free % 0.65	30 DAY NOTICE SMART TRACKER - IS INTEREST RATES EFFECTIVE FROM 6TH AUGUST 2018 Annual Interest	No Bonus Payable	AER/Gross %	AER/Gross %
CASH ISA 9 INTEREST RATES EFFECTIVE FROM Annual Interest £10 and over	No Bonus Payable	AER/Tax Free % 0.90	AER/Tax Free % 0.65	INTEREST RATES EFFECTIVE FROM 25TH JULY 2018 Annual Interest	No Bonus Payable	AER/Gross %	1.05 AER/Gross %
ISA SAVER ACCOUNT INTEREST RATES E Annual Interest £20 and over	FFECTIVE FROM 1ST SEPTEMBER 2018 No Bonus Payable	AER/Tax Free % 0.90	AER/Tax Free % 0.65	30 DAY NOTICE SMART TRACKER - IS Annual Interest	SUE 2 INTEREST RATES EFFECTIVE FR	OM 9TH AUGUST 2018 AER/Gross %	No Previous Rate AER/Gross %
From 1st April 2014, the conditional 1.00% bonus will n 60 DAY NOTICE SMART TRACKER (TES EFFECTIVE FROM 8TH AUGUST 2018		FLEXIBLE SAVER - ISSUE 1 INTEREST RATES Annual Interest		1.30 AER/Gross %	No Previous Rate AER/Gross %
first home bonus saver - issue	No Bonus Payable E 1 INTEREST RATES EFFECTIVE FROM IST	AER/Tax Free % 1.30 SEPTEMBER 2018	AER/Tax Free % No Previous Rate	El and over Please note that a different interest rate structure app		1.00	0.75
Annual Interest £20 and over	AER/Gross % 5.00	AER/Gross % 2.00 thshire Building Society mortgage within five years of open	AER/Gross % 1.75 ing the account.	FLEXIBLE SAVER - ISSUE 2 INTEREST RATES Annual Interest fl and over Please note that a different interest rate structure app	No Bonus Payable	AER/Gross % 1.00 Dunt was open.	AER/Gross % 0.75
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- 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 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.
- AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.
- $\bullet\,$ The ${\bf Gross}$ rate is the contractual rate of interest payable before the deduction of income tax.
- The **Tax-free** rate is the contractual rate of interest payable where interest is exempt from income tax.
- Interest will be paid gross.
- Withdrawals are subject to branch and agency limits. Full terms and conditions are available on request.

