

60 Day Smart Tracker Cash ISA

What is the interest rate?

4.80% AER/Tax-Free

This account tracks the Bank of England base rate (currently 4.25%) plus a fixed margin of 0.55%. The interest rate is variable, which means the rate can go up or down. Interest is calculated daily and paid once a year after 31 March.

Can Monmouthshire Building Society change the interest rate?

Yes, the interest rate is variable.

We can change the rate at any time if we feel it's needed, this is in line with our General Terms and Conditions for Savings Accounts.

If we put the rate up, this is shown on our website, and information will be available in our branches and agencies. If we put the rate down, we'll let you know as soon as we can - with at least 14 days notice.

What would the estimated balance be after 12 months based on a £3,000 deposit?

£3,144.00

Based on £3,000 being paid into the account, the interest rate doesn't change and there is no other money into or out of the account over 12 months.

How do I open and manage my account?

Who can open

- You must be aged 18 or over.
- You must be a UK resident (excluding Northern Ireland).

How to open

- Online
- Branch or agency

Minimum

The minimum balance required to open this account is £3,000. This must be maintained.

Maximum

The maximum a member can invest with Monmouthshire Building Society is £2,000,000, this could be just in this account or split across other accounts you hold with the Society.



Monmouthshire Building Society is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052

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

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How to manage

Online (my accounts), in branch or agency.
You can make additional deposits into this account whilst the product remains on sale.

Can I withdraw money?

Yes, you must give 60 days' notice to withdraw or close your account. Notice can be given via branch/agency, telephone, post or using 'My Accounts'.
Withdrawals or closure without 60 days' notice will be allowed, subject to 60 days' loss of interest on the amount you withdraw or the total balance if you choose to close the account.
If a withdrawal takes the balance to less than the £3,000 minimum, you will have 60 days from the day of withdrawal to bring the balance back up to the minimum amount. If the 60 days has ended and balance remains less than the minimum amount, we may close your account without further notice.

Additional information

The gross rate means before tax.
You only pay tax on savings above your Personal Savings Allowance.
Visit www.hmrc.gov.uk for more information.
AER is the Annual Equivalent Rate and shows what the rate would be if interest was paid and added on each year.
Rates and information correct from the 16 June 2025.