

Withdrawn Accounts

Rates Correct at 13 December 2024

Current interest rates for **variable rate** accounts that are no longer available to open.

Personal Savings Accounts

		Interest Rate Excluding Bonus		Interest Rate Including Bonus	
30 DAY NOTICE ACCOUNT - ISSUE 1 & 2					
Annual Interest	AER	Gross	No Bonus Payable		
£1,000 and over	3.70%	3.70%			
Monthly Interest	AER	Gross			
£1,000 and over	3.70%	3.67%			
30 DAY NOTICE CASH ISA - ISSUE 1, 2, 3, 4 & 5					
Annual Interest	AER/Tax-free		No Bonus Payable		
£10 and over	2.85%				
** Requirement to give 30-day's notice to access funds has been removed.					
60 DAY NOTICE ACCOUNT - ISSUE 1, 2, 3 & 4					
Annual Interest	AER	Gross	No Bonus Payable		
£1,000 and over	3.70%	3.70%			
Monthly Interest	AER	Gross			
£1,000 and over	3.70%	3.67%			
60 DAY NOTICE SMART TRACKER CASH ISA - ISSUE 1					
Annual Interest	AER/Tax-free		No Bonus Payable		
£3,000 and over	5.30%				
This account tracks at a fixed rate of 0.55% above the Bank of England Bank Rate.					
90 DAY NOTICE TRACKER - ISSUE 1					
Annual Interest	AER/Gross		No Bonus Payable		
£1,000 and over	5.05%				
This account tracks at a fixed rate of 0.30% above the Bank of England Bank Rate.					
AFFINITY INSTANT					
Annual Interest	AER/Gross		No Bonus Payable*		
£100 and over (£10 if under 18)	1.70%				
* 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.					
BOND MATURITY REWARD ACCOUNT - ISSUE 1 & 2					
Annual Interest	AER	Gross	No Bonus Payable		
£2,500 and over	1.70%	1.70%			
Monthly Interest	AER	Gross			
£5,000 and over	1.70%	1.69%			
BONUS 30 ACCOUNT					
Annual Interest	AER	Gross	AER	Gross	
£1,000 and over	1.85%	1.85%	2.35%	2.35%	
Monthly Interest	AER	Gross	AER	Gross	
£5,000 and over	1.85%	1.84%	2.35%	2.34%	
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					
Annual Interest	AER/Gross		AER/Gross		
£1,000 and over	2.55%		3.30%		
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).					

Personal Savings Accounts

Interest Rate Excluding Bonus		Interest Rate Including Bonus
BONUS 60 ACCOUNT - ISSUE 2, 3 & 4		
Annual Interest £1,000 and over	AER/Gross 2.55%	AER/Gross 3.05%
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).		
CASH ISA 1, 2, 3, 4, 5, 6, 7, 8 & 9		
Annual Interest £10 and over	AER 2.85%	Gross 2.85%
Monthly Interest £5,000 and over	AER 2.85%	
No Bonus Payable		
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.		
CHILD TRUST FUND		
Annual Interest £250 and over	AER/Tax-free 3.75%	No Bonus Payable
ESCALATOR BONUS ACCOUNT		
Annual Interest £1,000 and over	AER/Gross 2.70%	AER/Gross 3.20%
Monthly Interest £5,000 and over	AER/Gross 2.68%	AER/Gross 3.18%
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no withdrawals are made (ending 31 March).		
ESCALATOR INSTANT - ISSUE 1, 2 & 3 AND REVERSION ESCALATOR INSTANT		
Annual Interest £100 and over	AER/Gross 2.95%	No Bonus Payable
EASY SAVER - ISSUE 1		
Annual Interest £1 and over	AER/Gross 2.25%	No Bonus Payable
LIMITED ACCESS SAVER - ISSUE 1 & 2		
Annual Interest £1 and over	AER/Gross 4.05%	No Bonus Payable
FIRST HOME BONUS SAVER - ISSUE 2		
Annual Interest £20 and over	AER/Gross 1.70%	AER/Gross 6.00%
Conditions for Bonus Payment - A 4.00% fixed bonus is payable upon closure, only if you take out a Monmouthshire Building Society mortgage within five years of opening the account.		
FLEXIBLE SAVER - ISSUE 1 & 2		
Annual Interest £1 and over	AER/Gross 1.70%	No Bonus Payable
The Flexible Saver includes Birthday Saver, Car Saver, Family Saver, Holiday Saver, Home Saver, Rainy Day Saver, School Fee Saver, Secret Saver, University Saver, and Wedding Saver. Customers were also able to choose their own name for their account which would appear on their passbook.		
HELP TO BUY ISA		
Annual Interest £1 and over	AER/Tax-free 2.70%	No Bonus Payable*
* 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.		

Personal Savings Accounts

Interest Rate Excluding Bonus		Interest Rate Including Bonus
INCOME GENERATOR ACCOUNT - ISSUE 1, 2 & 3		
Monthly Interest £5,000 and over	AER 1.90%	Gross 1.87%
		No Bonus Payable
INHERITANCE ISA		
Annual Interest £1 and over	AER/Tax-free 1.95%	
		No Bonus Payable
INSTANT CASH ISA - ISSUE 1		
Annual Interest £10 and over	AER/Tax-free 2.85%	
		No Bonus Payable
INSTANT ISA - ISSUE 1		
Annual Interest £10 and over	AER/Tax-free 3.60%	
		No Bonus Payable
LIMITED ACCESS CASH ISA - ISSUE 1 & 2		
Annual Interest £1 and over	AER/Tax-free 3.78%	
		No Bonus Payable
EXCLUSIVE ONE ACCESS CASH ISA - ISSUE 1 & 2		
Annual Interest £1 and over	AER/Tax-free 4.10%	
		No Bonus Payable
EASY ISA - ISSUE 1		
Annual Interest £1 and over	AER/Gross 2.15%	
		No Bonus Payable
ISA SAVER		
Monthly Interest £20 and over	AER/Tax-free 2.85%	
		No Bonus Payable
JUNIOR CASH ISA - ISSUE 1-5		
Annual Interest £10 and over	AER/Tax-free 3.75%	
		No Bonus Payable
PLATINUM		
Annual Interest £50,000 and over	AER 2.30%	Gross 2.30%
Monthly Interest £50,000 and over	AER 2.30%	Gross 2.28%
		No Bonus Payable
PLATINUM JUBILEE 70 DAY NOTICE ACCOUNT		
Annual Interest £700 and over	AER/Gross 3.75%	
		No Bonus Payable
PREMIUM INSTANT ACCOUNT - ISSUE 1, 2 & 3		
Annual Interest £25,000 and over	AER/Gross 3.70%	
		No Bonus Payable
SMART TRACKER (30 DAY NOTICE) - ISSUE 1 & 2		
Annual Interest £1,000 and over	AER/Gross 5.30%	
		No Bonus Payable
This account tracks at a fixed rate of 0.55% above the Bank of England Bank Rate.		
SMART TRACKER (30 DAY NOTICE) - ISSUE 3		
Annual Interest £1,000 and over	AER/Gross 5.05%	
		No Bonus Payable
This account tracks at a fixed rate of 0.30% above the Bank of England Bank Rate.		
YOUNG SAVERS - ISSUE 1-5		
Annual Interest £10 and over	AER/Gross 3.70%	
		No Bonus Payable

Personal Savings Accounts

	Interest Rate Excluding Bonus	Interest Rate Including Bonus
INSTANT SAVER - ISSUE 1		
£15,000+	AER/Gross 3.70%	No Bonus Payable
£1 - £14,999	AER/Gross 3.45%	No Bonus Payable
INSTANT ISA - ISSUE 1		
£15,000+	AER/Tax-Free 3.60%	No Bonus Payable
£1 - £14,999	AER/Tax-Free 3.35%	No Bonus Payable
REGULAR SAVER - ISSUE 3		
Annual Interest Max £300 per month	AER/Gross 4.15%	No Bonus Payable
REGULAR SAVER - ISSUE 4		
Annual Interest Max £350 per month	AER/Gross 4.15%	No Bonus Payable
EXCLUSIVE REGULAR SAVER - ISSUE 1		
Annual Interest Max £300 per month	AER/Gross 7.40%	No Bonus Payable
EXCLUSIVE REGULAR SAVER - ISSUE 2		
Annual Interest Max £500 per month	AER/Gross 5.65%	No Bonus Payable

Business Savings Accounts

	Interest Rate Excluding Bonus	Interest Rate Including Bonus
BUSINESS 90 ISSUE - 1, 2 & 3		
Annual Interest £5,000 and over	AER/Gross 1.20%	No Bonus Payable
BUSINESS INSTANT - ISSUE 1, 2 & 3		
Annual Interest £1,000 and over	AER/Gross 0.95%	No Bonus Payable
CHARITIES & CLUBS DIRECT ACCOUNT - ISSUE 1 & 2		
Annual Interest £5,000 and over	AER/Gross 2.20%	No Bonus Payable
CHARITIES & CLUBS DIRECT 30 ACCOUNT - ISSUE 1 & 2		
Annual Interest £5,000 and over	AER/Gross 2.45%	No Bonus Payable
CHARITY 90 - ISSUE 1, 2 & 3		
Annual Interest £5,000 and over	AER/Gross 2.70%	No Bonus Payable
CHARITY INSTANT - ISSUE 1, 2 & 3		
Annual Interest £1,000 and over	AER/Gross 2.20%	No Bonus Payable
COMMUNITY SAVER - ISSUE 1 & 2		
Annual Interest £1 and over	AER/Gross 2.65%	No Bonus Payable

Business Savings Accounts

	Interest Rate Excluding Bonus	Interest Rate Including Bonus
CORPORATE BONUS 90		
Annual Interest £2,500 and over	AER/Gross 0.65%	AER/Gross 1.15%
Monthly Interest £5,000 and over	AER/Gross 0.64%	AER/Gross 1.14%
Conditions for Bonus Payment - Fixed bonus of 0.50% payable on 31 March each year if no withdrawals are made.		
CORPORATE DIRECT ACCOUNT - ISSUE 1 & 2		
Annual Interest £5,000 and over	AER/Gross 0.95%	No Bonus Payable
CORPORATE DIRECT 30 ACCOUNT - ISSUE 1 & 2		
Annual Interest £5,000 and over	AER/Gross 1.00%	No Bonus Payable
CORPORATE INSTANT		
Annual Interest £100 and over	AER/Gross 0.95%	No Bonus Payable
CORPORATE PLATINUM		
Annual Interest £50,000 and over	AER/Gross 0.95%	No Bonus Payable
DESIGNATED CLIENT ACCOUNT - ISSUE 1 & 2		
Annual Interest £10 and over	AER/Gross 0.95%	No Bonus Payable
DESIGNATED DEPOSIT - ISSUE 3 & 4		
Annual Interest £10 and over	AER/Gross 1.45%	No Bonus Payable
GENERAL CLIENT ACCOUNT		
Monthly Interest £100 and over	AER/Gross 2.95%	No Bonus Payable
This account tracks the Bank of England Bank Rate plus or minus an interest rate margin set by the Society.		

- Interest rates are variable and are correct at time of going to press.
- The current Bank of England Bank Rate can be found at: www.bankofengland.co.uk
- **Variable** means that the interest rate on your account can go up or down.
- 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.
- Bonus rates are fixed (unless otherwise stated), calculated on a daily basis and paid annually in accordance with the account terms and conditions.
- **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.
- The **Gross** rate is the rate of interest payable before the deduction of income tax.
- The **Tax-free** rate is the rate of interest payable where interest is exempt from income tax.
- The tax treatment depends on your individual circumstances and may change in the future.
- Interest will be paid gross.
- Withdrawals are subject to the specific Product Terms and Conditions and branch and agency limits. Full terms and conditions are available on request.

Telephone calls may be monitored and/or recorded for security and training purposes.

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.
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