

KEY ACCOUNT INFORMATION FOR MONUMENT BANK LIMITED: EASY ACCESS ACCOUNT

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| Account Name | Monument Bank limited: Easy Access Account |
| What is the interest rate? | <p>3.62% AER / 3.56% gross</p> <p>AER stands for Annual Equivalent Rate. This shows you what the interest rate would be if interest was paid and compounded once each year.</p> <p>Gross is the rate of interest payable before income tax is deducted. Interest is calculated daily and is paid into the Easy Access Account on the last day of each month, or upon closure of the Easy Access Account.</p> <p>Interest will be paid gross without prior deduction of tax.</p> |
| Can Monument Bank change the interest rate? | <p>The interest rate applicable to this Easy Access Account is variable and may change from time to time at Monument's discretion.</p> <p>If Monument increases the interest rate, the new interest rate will apply immediately, and you will be notified as soon as possible.</p> <p>If Monument decreases the interest rate, you will receive at least 14 days' notice before the new interest rate will apply.</p> <p>Please see the Raisin Trust Terms and Conditions for more information.</p> |
| What would the estimated balance be after 12 months based on a £1,000 deposit? | <p>The estimated balance after 12 months on a deposit of £1,000 at an interest rate of 3.56% Gross (variable) is £1036.19.</p> <p>For the purposes of this calculation we assume that:</p> <ul style="list-style-type: none"> You make a deposit of £1,000 on the Easy Access Account opening date You make no further deposits or withdrawals The interest is paid into the Easy Access Account The interest rate remains the same for 12 months <p>This projection is for illustrative purposes only and does not take into account individual circumstances.</p> |
| How do I open and manage my account? | <p>To open this Easy Access Account, you must apply online through Raisin UK. Savings accounts at Raisin UK are only available through this online application process. To be eligible to apply for this Easy Access Account, you must:</p> <ul style="list-style-type: none"> ● Be an individual, a UK resident and aged 18 or over; ● Hold a UK bank or building society account from which you will fund your application; ● Have a valid mobile phone number and email address; ● Have a UK National Insurance Number; and ● Only use this savings account for personal purposes, not business purposes <p>Your application acceptance will be subject to the successful completion of Anti-Money Laundering/Know Your Customer (AML/KYC) checks.</p> <p>The minimum account balance for this Easy Access Account is £1000, and the maximum balance you can have across all savings accounts you hold with Monument Bank via Raisin UK is £120000.</p> <p>You can top up your Easy Access Account with a minimum amount of £500 per transaction.</p> <p>You can manage this Easy Access Account (including depositing or withdrawing</p> |

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| | <p>monies) by logging into your Raisin UK Account. You can contact Raisin UK by telephone, by email or in writing by using the contact details provided in the Raisin UK Terms & Conditions.</p> <p>It can take up to 2 business days for this Easy Access Account to be set up and start earning interest. For more information, please see the Raisin UK Terms & Conditions and Raisin Trust Terms & Conditions.</p> <p>Please ensure you have read all Terms and Conditions before applying for this Easy Access Account.</p> |
| <p>Can I withdraw money?</p> | <p>Yes. There is no limit to the amount of withdrawals you can make; however, you are unable to withdraw less than £500 in a single withdrawal transaction and a withdrawal will not be authorised if it leaves your balance below £1,000.</p> <p>Withdrawal requests can take up to two working days to be processed (a working day is any day other than a Saturday, Sunday, or public holiday).</p> <p>You may close this Easy Access Account at any time by contacting Raisin UK. Following a request to close your Easy Access Account, funds will be returned to your Raisin Account by Raisin Trust. Please refer to the Raisin Terms & Conditions and Raisin Trust Terms and Conditions for further information.</p> <p>If an account closure request is received on a non-working day (either weekend or public holiday), your request will be initiated on the next working day.</p> <p>Monument may close your Easy Access Account with immediate effect if there are exceptional circumstances affecting its business. In these circumstances your funds will be returned along with any accrued interest.</p> |
| <p>Additional information</p> | <p>Privacy Notice Please see our Privacy Notice (www.monument.co/privacy) for information on how we process personal data.</p> <p>Terms and Conditions These Terms and Conditions are between Monument Bank Limited (“Monument”) and Raisin Platforms Limited (“RPL”) and apply to any Monument deposit account opened by Raisin Platforms Limited (“Raisin UK”) on your behalf via the Raisin platform.</p> <p>Please see the Raisin UK Terms and Conditions and the Raisin Trust Terms and Conditions for more information. Raisin Platforms Limited will administer the monies in this Fixed Term Deposit on your behalf. These Terms and Conditions are not binding between you and Monument, and you will not become a customer of Monument. These Terms and Conditions incorporate the Monument Bank Easy Access Account Summary Box which sets out the interest rate and key features of this product.</p> <p>Monument may need to make changes to these Terms and Conditions if it has a valid reason. For example this could be, but not limited to the following: To comply with changes in law, industry codes or regulatory requirements; To reflect changes in the systems, schemes or suppliers it uses; To reflect changes in inflation or the costs it reasonably incurs in providing accounts or services; or To make these Terms and Conditions clearer or more favourable.</p> <p>Monument will usually provide at least 30 days’ notice of all changes. If any changes are to be made you will be notified in writing.</p> <p>Financial Services Compensation Scheme (FSCS) Eligible deposits benefit from FSCS protection up to the maximum amount of</p> |

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| | £120000 (for deposits held on an individual basis. The applicable limit will apply to the aggregate amount you place with Monument Bank directly and through any savings platform (such as Raisin). |
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