

# General Savings Terms



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# 1. Welcome to Monument

We are delighted that you have chosen to open a savings account with Monument Bank.

These **General Savings Terms** contain important information about the relationship between us, our Easy Access Savings Account and our Fixed Term Deposits (**Savings Account(s)**). They should be read together with the specific terms that apply to our Savings Account(s) (**Account Terms**). If there is any difference between these General Savings Terms and the Account Terms, the Account Terms will take priority.

You will always be able to view and download the current version of these General Savings Terms and any of our Account Terms from our website or from the Monument app. Please contact us if you need a copy of these General Savings Terms supplied in a different format.

## 2. How to contact us

We are here to help. Our **Working Days** are as stated in the Contact Us section of our website. You can reach us through the Monument app, directly by email on [service@monument.co](mailto:service@monument.co), or by calling us on 020 4524 8080.

## 3. Our accounts are designed for saving

Our Savings Account(s) are there to help you save. They are not designed to be used for day-to-day transactions, such as paying bills or moving money between yourself and third parties. They are for your sole personal use only (we do not offer joint accounts) and are not for business purposes.

Our Savings Account(s) are only available in GB Pounds (£).

When opening a Savings Account, you should read and understand the Summary Box and the relevant Account Terms to make sure that the particular account is suitable for your needs and circumstances.

## 4. Opening a Savings Account

### How to apply

To open a Savings Account you must be UK resident, at least 18 years old, and be a named accountholder of a personal UK bank account (**Linked Account** – see Section 5: Using your account).

To apply, you will need to download our app (or use any other method we may state on our website), register and provide the personal information that the app (or other method) asks you for.

## Your information and what we do with it

We will use the data you provide to start our identity verification and “know your client” checks immediately after you confirm your permission to do so.

We may ask you for additional information in order to complete our checks before you open an account and in the future, to ensure we comply with applicable regulations. By applying for an account with us, you agree to us carrying out searches with fraud prevention and other agencies to verify your details. Both we and the agencies will keep a record of your details.

We may decline to open an account for you, and we do not have to inform you of our reasons.

Please read the Privacy Notice on our website to learn more about how we use and protect your data, and your rights.

We do not operate branches, and Savings Account(s) cannot be opened by telephone or by post.

You can have multiple Savings Account(s) with us, but only one Easy Access Savings account at a time.

## Changing your mind

You are free to change your mind and close your Easy Access Savings account at any time without penalties. You also have 14 days to cancel any other Savings Account you have opened without incurring any penalties. In either case, please contact us and we will close the account(s) and return any funds you have deposited with us (together with any accrued interest) ordinarily within 3 Working Days of your request.

# 5. Using your account

## Your Linked Account

When opening a Savings Account, you will be asked for the sort code and account number of a personal UK bank account on which you are a named account holder (**Linked Account**). To protect against fraud and meet our regulatory obligations, we will check that the Linked Account you have chosen belongs to you.

The Linked Account is the **only external account you can use to make payments into and from the Savings Account you have linked it to**. You can change and replace your Linked Account at any time, provided that we can verify the replacement belongs to you. Only GB Pounds (£) payments can be made to or from your Savings Account(s).

It is your responsibility to ensure you always have a valid Linked Account connected to each of your Savings Account(s). If your Linked Account is not valid, for example because you have closed it, we will not be able to transfer your funds to you until you have replaced it with a new one. If you use the Current Account Switching Service in respect of your Linked Account, please let us know as we will need to verify the change with you.

## Making deposits from your Linked Account into your Savings Account

We'll provide you with a sort code and account number for each Savings Account you open. You'll need these to make electronic payments to your Savings Account from your Linked Account. The Account Terms will contain more provisions regarding how and when you can deposit funds into the relevant Savings Account.

We will only accept funds into your Savings Account that we receive from your Linked Account. If we receive funds from any other source, we will return them and no interest will be payable. We do not accept deposits in cash or by cheque.

When you make a deposit into your Savings Account, it should show in your balance as soon as we receive it and will start earning interest from the same day.

### **Making Withdrawals from your Savings Account to your Linked Account**

Withdrawals from your Savings Account can only be made using the Faster Payments Service (FPS) or via the Clearing House Automated Payments System (CHAPS) (where you request this or where a transfer is larger than the FPS limit). Details of our current FPS limit can be found in the FAQ section of our website. We do not offer direct debits or standing orders as a way to make payments from our Savings Account(s). We recommend that you check with your bank that your Linked Account can receive payments through these services.

It's your responsibility to ensure the Linked Account details you give us are correct. We won't refund you if a payment from your Savings Account doesn't complete correctly because you made a mistake. We will use reasonable efforts to help you recover the payment, but this may not be possible (see also Section 13: What happens if something goes wrong).

It is possible that payments may occasionally be delayed as a result of our security or anti-fraud checks, or in order for us to meet our regulatory or legal obligations.

### **Some differences between FPS and CHAPS**

#### **Faster Payment Service (FPS)**

When you make a payment via the app using FPS, the money should usually be received in your Linked Account immediately, but dependent on your bank, this could take up to 2 hours and potentially up until the close of the next day. The FPS system does not guarantee that the funds will arrive on the same day.

Once you have submitted a payment request, an FPS payment cannot be cancelled. You cannot instruct us to make an FPS payment on a date in the future.

FPS operates on a 24/7, 365 days a year basis, and payments are free of charge.

#### **Clearing House Automated Payment System (CHAPS)**

CHAPS payments can only be made Monday to Friday, excluding bank holidays (**CHAPS Business Days**)

If you need to ensure your funds are received in your Linked Account the same CHAPS Business Day, or your transfer is over the FPS limit, you can contact us to instruct a CHAPS payment.

To make a same day CHAPS payment, you need to contact us **before 4.00pm** on the CHAPS Business Day you wish the payment to be made.

If you contact us after 4.00pm on a CHAPS Business Day, or on a day that is not a CHAPS Business Day, we will process your payment on the next CHAPS Business Day. Once you have given us an instruction to make a CHAPS payment you cannot cancel it (unless it is a **Future Dated CHAPS Payment**).

We will charge £20 for each CHAPS payment we make for you and will deduct the charge from the withdrawal amount.

You may ask us to make a CHAPS payment on a CHAPS Business Day in the future (**Future Dated CHAPS Payment**). You can cancel this request by contacting us by no later than 4.00pm on the CHAPS Business Day **before** the Future Dated CHAPS Payment is due to be made.

## 6. Our minimum and maximum balance requirements

To help us run our business efficiently and to ensure we can provide you with competitive rates on your savings, we operate a maximum and minimum balance requirement for your savings with us. These requirements apply to the total balances you hold with us across all of your Savings Account(s), and not at an individual Savings Account level.

The maximum and minimum balance requirements are stated in the product descriptions in our app and on our website. They will also be clearly set out in the Summary Box that you will see before opening a Savings Account. The maximum and minimum balances may change from time to time.

If your total balances exceed the maximum level, we will contact you to discuss the position and to understand the circumstances (for example whether it is a temporary situation). However, we may return some of your funds to your Linked Account in order to reduce your total balances with us. Where possible we will always make any payment from your Easy Access Savings account (if you have one) before returning funds from a Fixed Term Deposit account.

If your total balances fall below the minimum required, we will contact you and provide a reasonable opportunity for you to transfer additional funds to us. However, on giving you not less than 30 days' notice we may close any of your Savings Account(s) if your total balance remains below the minimum required. We will always pay you interest that has accrued on your savings up to the date we return your funds. The minimum balance requirement does not apply if you also hold a lending product with us.

## 7. Keeping you informed

### How we will keep in touch

We will usually use our app and other digital channels to contact you. You will typically receive notifications by SMS, push notifications or email when we generate documents that relate to your Savings Account(s), and to let you know about transactions or other changes to your Savings Account(s). We may also contact you by post when required to do so by law and in other exceptional circumstances.

Should we suspect any security threats or fraud on any of your Savings Account(s), we'll contact you in the way we think is most secure and this may be by telephone.

### If we can't reach you

It is important we have your current mobile number and email address, and that you enable push notifications for the Monument app on your mobile phone or tablet. If we are unable to contact you, or we're not satisfied that we can do so securely, we may prevent any further activity on your Savings Account(s) to protect you against fraud and until such time as we can safely re-establish contact with you or your representatives.

### Marketing communications

Marketing communications will only be sent to you if you give us your permission to do so, and you can stop these at any time.

## 8. Keeping your information up to date

### Your obligation to let us know of any changes

After you have opened a Savings Account with us, we need to make sure our records remain up to date so that we can continue to contact you, protect you against fraud, and comply with our regulatory obligations.

If you change any of your personal details, including your contact details, if you move away from the UK, or become responsible to pay taxes in a different country, you must inform us at the earliest opportunity. You can contact us via the app or telephone number in Section 2: How to contact us.

If you do not keep us updated, we can't be responsible if confidential information is not successfully communicated or is misdirected. Your Savings Account(s) may not be accessible to you if your information becomes out of date.

We may also ask you to help us complete subsequent verification, fraud prevention and "know your client" processes, or we may repeat processes we have already been through. If we ask for your help and you do not provide it as soon as you can, we may be unable to continue to operate your Savings Account(s) and have to close them.

### If you don't want us to use your data any more, or to see what data we have

If for any reason you are no longer happy for us to use your personal data, then we will no longer be able to operate your Savings Account(s) and will have to close them. However where we have a legal reason to do so, we may retain and continue to use your information (for example, for regulatory compliance).

If you wish to see what data we hold about you, you can submit a data subject access request by email to [service@monument.co](mailto:service@monument.co). We will always respond to your request within 30 days.

## 9. Keeping your money safe

### How we protect you

We monitor activity on your Savings Account(s) to keep you and your money safe. If we detect anything unusual, or a transaction is not successfully completed, we may contact you by email, telephone, text or push notifications using the contact details you provide us with (unless we are prevented by law from doing so, or we believe that to do so would compromise security).

We will send you notifications to let you know when a payment is made to or from your Savings Account, or when certain of your details have been changed, to make sure you are fully aware. However, we can't guarantee that the notification will be received by you.

If we are concerned (or you inform us) that the security of your Savings Account(s) has been compromised or is subject to actual or attempted fraud, we may suspend or remove access to your Savings Account(s), including the ability to make payments to and from them. We will notify you that we will or have taken these steps before or promptly after having done so, and explain why (unless we are prevented by law from doing so, or we believe that to do so would compromise security).

To help protect you against fraud, we may impose limits on the value of withdrawals you can make via the app from your Savings Account(s), either in a single transaction or over a period of time. If we do impose these kind of limits, information about them will be available in the FAQ section of our website and if you want to exceed these limits you will need to contact us on a Working Day and during our working hours.

### Recording our conversations

We record and monitor telephone calls to assist with the detection and prevention of fraud, to provide evidence of instructions you have given us and any decisions you make, and also to monitor and improve our service quality.

### Your responsibilities

It is your responsibility to take all reasonable care to keep your Savings Account(s) safe and secure. In particular, you must not share your security details with anyone, and you must contact us immediately if you believe or suspect that your security information has been compromised in any way.

Further important details and requirements are included in Section 19: Using our app.

## 10. Statements, other documents and interest

### Where to find important documents

The relevant Account Terms set out when account statements are produced for Savings Account(s). A consolidated interest certificate will be produced annually in respect of all your Savings Account(s).

When a new statement or interest certificate is available, you will be notified and the document will be available to view, download and save from the **'My Documents'** section of the app.

If you cannot locate a document, please contact us via the app and we will help you source it within the app or provide you with a copy.

The current versions of these General Savings Terms, Account Terms, Privacy Notice and other legal documents and notifications will be available for you to view, download and save in the **Legal information** section of the app and on our website.

### When you receive your interest

We calculate interest on the balance of your Savings Account at the end of each day. Please refer to the relevant Account Terms for details regarding interest rates and how and when interest is paid on your savings.

# 11. When you need someone's help to manage your accounts

## Appointing someone to manage your Savings Account(s)

We recognise that there may be circumstances when you need someone to help you access or manage your Savings Account(s).

If you ask us to deal with someone on your behalf, we will ask you to provide us with evidence of the authority you have provided to your chosen person, and take steps to verify their identity before allowing them access to your Savings Account(s) or sharing any of your information. It is your responsibility to ensure that you have their permission to share their personal information with us and that you have directed them to our privacy notice. Unless we believe there is a legal reason preventing it, we will deal with your representative in respect of all your Savings Account(s) in the same way as would deal with you but we may not allow them online or app access.

For more information on how to appoint someone to manage you Savings Account(s) please visit the FAQ section of our website.

## Protecting your interests

In the event that you are no longer able to make your own decisions about your Savings Account(s), we will consider whether we need to take steps to be able to deal with someone on your behalf. If so, we will ensure that there is a legal basis for them to do so and will take steps to verify their identity. We may not allow them online or app access.

When anyone has been appointed or is authorised to act on your behalf, we will treat all activity on your Savings Account(s) as though it was your own, and when we talk about "you" in these terms that will include your authorised person. We will act on the instructions your representative gives us, including the withdrawal of your funds, unless we suspect fraud or dishonesty on their part or believe they no longer have the legal power to act for you.

Please note that third parties cannot open a Savings Account on your behalf.

If you die, we will place restrictions on your Savings Account(s) until we are sure there is a person we can legally deal with and follow their instructions. Please contact us if you need help in managing your Savings Account(s) (or if you are a third party representing one of our clients). You should not share your security details with anyone else outside of these arrangements, and if you do we will not be responsible for any actions they take or losses that you may suffer.

## 12. Our reporting obligations

We are or may be legally required to report certain information about you and your Savings Account(s) to UK and potentially other regulatory, legal and tax authorities. This includes the interest we have paid you.

When you apply to open a Savings Account with us, you'll need to confirm if you're responsible for paying tax and / or reporting to authorities anywhere other than in the UK so that we can comply the relevant reporting requirements. You must tell us straight away if your tax residence changes.

It is also your responsibility to account for and pay any tax you owe. Unless we are required to do so by law, regulation or Court order, we do not deduct any tax related amounts from interest we pay you on Savings Account(s).

## 13. What happens if something goes wrong

### **Tell us if you spot something strange**

If you think something is wrong with a payment to or from any of your Savings Account(s), you must tell us as soon as possible (and within 13 months of the date of the transaction at the longest). If you don't tell us within this timescale, we may not be able to resolve the issue for you.

If you tell us a payment out of your Savings Account was not made by you, we'll investigate what happened. Subject to the findings of our investigation, we won't usually hold you responsible for any payments made while your Savings Account is compromised, and we'll return it to the position it would have been in if the payment hadn't been made (including any interest you may have missed out on).

### **If we have made an error**

If we make an error that results in a payment out of your Savings Account that you did not instruct, or a payment does not complete correctly or when it should have, we'll return your Savings Account to the position it would have been in without the error (including any interest you may have missed out on). If necessary, we'll also contact the other bank to recover the payment. Our responsibilities are subject to Section 14: Our liability to you.

Where we can show that a payment we have incorrectly made was received by the bank holding your Linked Account, or you have received a refund from them for the same event already, we won't refund you where that would mean you would be compensated twice.

### **If another bank has made an error**

If another bank or building society tells us they've accidentally made a payment into your Savings Account, we are obliged to cooperate with them and help them recover the mistaken payment. We must provide them with all relevant information they need to collect the payment. We may prevent any withdrawals being made from that or any other of your Savings Account(s) while we discuss next steps with you. If you don't respond by the deadline we give you, we will return the payment. If the payer's bank or building society is unable to recover the funds from us and the payer asks them to do so, they will provide all relevant information they have to the payer so they can claim repayment. This information will include your name and contact address.

# 14. Our liability to you

## Our core responsibility

If you have suffered a loss or damage because of something we have done or not done, you will generally be able to claim back your loss from us.

## Limitations on our responsibility

There are limitations on your ability to claim any losses you suffer as a result of our actions. We are not liable to you for any loss or damage where:

- You are claiming for loss of profit, loss of business, loss of goodwill or loss of opportunity
- The law sets a different level of liability
- You have acted fraudulently or with gross negligence (for example, sharing your security details)
- You are in breach of this Agreement
- You have not told us as soon as you could have that your account security may be compromised, and in respect of losses before you told us of the problem
- We haven't followed an instruction from you for a reason we give in these General Savings Terms or any applicable Account Terms
- Any of the details or information you provided us with were wrong or insufficient
- Your claim is based on our app being unavailable at any time or for any period
- Our failure or delay in making a payment was due to abnormal and unforeseeable circumstances outside our control, or we are prevented by applicable law from following our agreement
- There was no way in which we could have reasonably predicted your loss when you gave us the instruction.

However, nothing in our agreement with you will stop us being liable, if:

- We act fraudulently or with gross negligence
- We are at fault and the law does not allow us to exclude or limit our liability.

# 15. Right of set off

We retain the right of set off in respect of your Savings Account(s). This means that where you also have a loan account with us in the same name, or you are a joint borrower or a guarantor of a loan we have made, we can use any money you have in any of your Savings Account(s) with us to repay or reduce the amount you owe us. This right will apply to all sums you owe unless the law or other restrictions prevents it.

# 16. Closing your Savings Account(s)

## How you can close your accounts

You can close your Easy Access Savings account at any time by contacting us. You cannot close a Fixed Term Deposit account before the end of its term unless it is within 14 days of the account being opened.

## How and why we might close your accounts

Generally, we would give you no less than 60 days' notice to close any Savings Account. We may do this where, for example, you have failed to maintain our required minimum balance across your Savings Account(s) or any Savings Account has become inactive according to our policies. There may be additional reasons in relevant Account Terms. Where we close your Savings Account, interest will continue to accrue up to the notified date of closure.

However, we reserve the right to close any Savings Account **with immediate effect** where we reasonably believe or determine any of the following has occurred or will occur:

- You have seriously or persistently broken the terms of our agreement
- You have provided us false information at any time
- You have ceased to be UK resident or to meet our current eligibility requirements
- You have committed or attempted fraudulent acts against us or anyone else
- You have used any account illegally or for criminal activity
- You have entered into a creditors' voluntary arrangement, or been made the subject of insolvency or equivalent proceedings
- You have Improperly allowed someone else to access your accounts
- You have acted in a threatening or abusive manner towards our staff
- We are in a position where we might break a law, regulation, code or other duty that applies to us if we continue to maintain your accounts
- There are exceptional circumstances affecting our business that make it commercially prudent to do so
- That to maintain your account would expose us to material reputational risk.

# 17. Your protection under the Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If a bank is unable to meet its financial obligations, the FSCS can pay compensation to savers (you) up to a certain limit, which you can see on our website. Most savers – including individuals and small businesses – are covered by the scheme. The limit applies to all the funds held in the eligible customer's accounts with the bank, including their share of any joint accounts, and not to each separate account.

More information can be found on our website or in the Monument app.

# 18. Making a complaint

## How to complain

We recognise that things may occasionally go wrong. We always want to know so that we can make improvements. If you have a complaint please contact us via the app, call us on 020 4524 8080 or email us on [complaints@monument.co](mailto:complaints@monument.co).

## How we will deal with your complaint

We treat all complaints seriously and will try to resolve them as quickly as we can, whenever possible within 3 days.

We will always write to acknowledge your complaint and to let you know we are looking into it. We will keep you informed, and if we need more information will contact you to ask for it.

More complicated matters can take longer, but we'll aim to investigate and resolve your complaint – and to write to you to let you know – within 8 weeks.

Where your complaint relates to a payment, we will aim to resolve the matter within 15 days and no later than 35 days for more complex complaints.

## Your right to refer to the Financial Ombudsman Service and to inform the Financial Conduct Authority

If you are not happy with our final response to your complaint, or how we have handled it, then you may be able to approach the Financial Ombudsman Service for help.

The Financial Ombudsman Service is an independent body which is set up to help resolve customer complaints against financial services providers. They have rules on the type of complaints that can be referred to them which you would need to check in advance.

They can be reached as below:

Telephone: 0800 023 4567

Online: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

# 19. Using our app

## About the app

Our app and its content are provided for the purposes of opening and managing your Savings Account(s) with us. Content on the app should not be relied upon as financial advice, or any form of personal recommendation.

By registering with or using our app you confirm that you accept the terms of use and that you agree to comply with them. If you do not agree to these terms of use, you must not register with or use our app.

We grant you a non-exclusive, non-transferable, royalty free licence to use the app (which has been developed for general use) without the right to grant sub-licences to third parties. This licence will govern any software updates that we provide, and you must not distribute, publish or otherwise pass the app on to anyone else.

Our app is designed to work in the United Kingdom and may not be accessible, or function properly, in other locations. Some features of our app may not be available depending on your computer, mobile device or operating system.

The app is available to you free of charge (although your mobile network operator may charge you to download or access the app whether from the UK or abroad).

## Our undertakings to you

We will always try our best to make the app and its contents available to you. However, we cannot guarantee that they will be:

- Uninterrupted
- Accurate, error-free, or complete (we frequently update our App, but from time to time the content may be out-of-date)
- Secure or free of viruses or other harmful code.

Whenever possible, we will let you know in advance when we plan to update the app, particularly if that means the app will not be available or fully functional for any period of time (in which case we will let you know how long this is expected to last). If we have some emergency or unplanned maintenance to perform, we will do our best to let you know as soon as we can. In order to ensure that the app remains operational and for security purposes, we may remotely update the app without requiring any action from you.

Unless we notify you otherwise, you will only be able to use one device at a time to access and use the app.

## Your use of the app

When using our app, you should not do any of the following:

- Install the app on, or transfer the app to, anyone else's device
- Transmit any data or material that is harmful to other programs, software, or hardware (for example, viruses, Trojan horses, worms)
- Alter, modify, reverse-engineer, copy, or reproduce any part of the app

- You must only download our app (and updates) from the official supplying app stores (the App Store if you use an Apple device or Google Play™ if you use an Android device).

Your security obligations When using our app you must take all security measures on your mobile device as we recommend from time to time. If you fail to do so, you will be solely responsible for any risks or consequences arising from the use of your device to access the app.

**Please note that the PIN you set for your use of the app is local to your device. We will not know what it is, have access to discover it, or ever ask you to disclose it to us.**

You must take all reasonable precautions to keep your device safe and prevent fraudulent activity, including:

- Choose security details that are not easy for someone to guess or “test”
- If you write down or record your security details, never do so in a way that can be understood or worked out by anyone else
- Never share your security details with anyone else
- Ensure your security details are unique to your use of our App, rather than ones you use for other purposes
- Once you have logged in to the App, never leave your device unattended or let someone else use it
- Only store your own biometric data on your device
- Accept/don't disable any function or setting on your device that is designed to strengthen the security of your biometric authentication (e.g. “attention aware” for facial recognition)
- If you know or suspect someone is aware of your security details, contact us or change them in app (where that functionality is available)
- Use a device that has been “jail-broken” or “rooted” (which means it no longer operates within the security limitations set by the manufacturer or your mobile service operator).

### Keeping up to date

To ensure that the full range of app functionality is available to you, you should keep the app updated. Where an update is not delivered automatically you will need to download it yourself.

Failure to upgrade the app when we make new versions of it available, or failure to install updates of your device's operating system when they are released, may mean that certain of the app's features are not available or do not work as intended, and we are not responsible for failures of the app to perform in these circumstances. We are not responsible for ensuring that our app continues to operate on older versions of operating systems which have not been upgraded by the operating system provider.

## 20. Changes to these terms

We may need to make changes to these General Savings Terms if we have 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 we use;
- to reflect changes in inflation or the costs we reasonably incur in providing accounts or services; or
- to make this agreement clearer or more favourable to you.

Changes will apply to all account holders and you will receive clear communications by push notification, SMS text message or email, or exceptionally by telephone call. We will usually give you 60 days' notice of all changes. If the change is to your disadvantage, then for a period of 60 days from the date of our notice, you've the right to close your Savings Account(s) without loss of interest or charge.

Where we change the Terms in a way that affects the App Terms of Use (Section 19) or how payments can be made into or out of any Savings account, we will give you at least 60 days' notice by e-mail before the change comes into effect. Up to the date the change comes into effect, you have the right close your Easy Access Savings account but you do not have the right to close any Fixed Term Deposit account until it matures.

These General Savings Terms were last updated 5<sup>th</sup> November 2021.

Account Terms may contain additional specific provision on changes to their terms.

# 21. Some legal points

## About us

We are Monument Bank Limited, a UK registered company (company number: 10921940) with its registered office at 33 Cavendish Square, London, W1G 0PW.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under FRN 849724. Our lending products are not included within the scope of this regulation; for more information, please see the Financial Services Register.

## Copyright and trademarks

All of our designs, logos and materials, and all intellectual property rights in the app, are owned by or licensed to us and protected by copyright laws. "MONUMENT", "MONUMENT BANK", our logo and a combination of them are, or are in the process of being registered as, trademarks of Monument Bank Limited, with all rights reserved.

## Terms work independently

Each condition of these General Savings Terms operates independently. If any court or competent authority decides that any of these terms and conditions are unlawful or unenforceable, the other terms and conditions will remain in full force and effect.

## The law that applies to our relationship

These General Savings Terms are governed by the laws of England and Wales and shall be dealt with by the Courts of England and Wales exclusively should there be any disagreement between us.