

- [News](#)
- [Intermediaries](#)
- [My Accounts](#)
- [Contact](#)



Monmouthshire Building Society

- [Savings](#)
 - [Personal Savings Accounts](#)
 - [General Savings Accounts](#)
 - [ISAs](#)
 - [Savings Bonds](#)
 - [Children's Savings](#)
 - [Business Savings Accounts](#)
 - [Savings Accounts for Businesses](#)
 - [Savings Accounts for Charities](#)
 - [Client Deposit Accounts for Solicitors](#)
 - [Community Saver for Clubs](#)
- [Mortgages](#)
 - [Residential Mortgages](#)
 - [First-Time Buyers](#)
 - [Moving Home](#)
 - [Remortgage](#)
 - [Help to Buy Wales](#)
 - [Buy-to-Let Mortgages](#)
 - [Buy-To-Let Mortgages](#)
 - [Holiday Let Mortgages](#)
 - [Portfolio Mortgages](#)
 - [Limited Company Buy-to-Let](#)
 - [Existing Borrowers](#)
 - [Switch Rate](#)
 - [Pay Mortgage Fees](#)
 - [Coronavirus Mortgage Support](#)
 - [More Information](#)
 - [Mortgage Calculators](#)
 - [How Much Can I Borrow?](#)
 - [Monthly Mortgage Repayments Calculator](#)
 - [Buy-To-Let Mortgage Calculator](#)
 - [Holiday Let Mortgage Calculator](#)
 - [Mortgage Adviser Appointments](#)
 - [Mortgage Decision in Principle](#)
- [Other Services](#)
 - [Funeral Plans](#)
 - [Home Insurance](#)
- [Help](#)
 - [Coronavirus Updates](#)
 - [Coronavirus Mortgage Support](#)
 - [Financial Support and Advice](#)
 - [FAQs](#)
 - [Documents](#)
 - [Your Security](#)
 - [Complaints Procedure](#)
 - [Privacy](#)
- [About](#)
 - [Community](#)
 - [Charitable Foundation](#)
 - [Careers](#)

- [News](#)
- [Intermediaries](#)
- [My Accounts](#)
- [Contact](#)



- [Board](#)
- [Corporate Governance](#)



Savings

Whether you’re looking for instant access, annual bonuses or tax-free savings, we have an account that will help you achieve your savings goals.

[Find out more](#)

- [Personal Savings Accounts](#)
- [Business Savings Accounts](#)

- [General Savings Accounts](#)
- [ISAs](#)
- [Savings Bonds](#)
- [Children's Savings](#)

- [Savings Accounts for Businesses](#)
- [Savings Accounts for Charities](#)
- [Client Deposit Accounts for Solicitors](#)
- [Community Saver for Clubs](#)

Mortgages

Whether you’re looking to buy your first home, move somewhere bigger, or simply get a better deal, we can offer a mortgage that suits you.

[Find out more](#)

- [Residential Mortgages](#)
- [Buy-to-Let Mortgages](#)
- [Existing Borrowers](#)
- [Mortgage Calculators](#)
- [Mortgage Adviser Appointments](#)
- [Mortgage Decision in Principle](#)

- [First-Time Buyers](#)
- [Moving Home](#)
- [Remortgage](#)
- [Help to Buy Wales](#)

- [Buy-To-Let Mortgages](#)
- [Holiday Let Mortgages](#)
- [Portfolio Mortgages](#)
- [Limited Company Buy-to-Let](#)

- [Switch Rate](#)
- [Pay Mortgage Fees](#)
- [Coronavirus Mortgage Support](#)
- [More Information](#)



- [How Much Can I Borrow?](#)
- [Monthly Mortgage Repayments Calculator](#)
- [Buy-To-Let Mortgage Calculator](#)
- [Holiday Let Mortgage Calculator](#)

Other Services

We offer Funeral Plans and Home Insurance through our partners

[Find out more](#)

- [Funeral Plans](#)
- [Home Insurance](#)

Help

Need help? Take a look at our FAQs section for some guidance.

[Find out more](#)

- [Coronavirus Updates](#)
- [Coronavirus Mortgage Support](#)
- [Financial Support and Advice](#)
- [FAQs](#)
- [Documents](#)
- [Your Security](#)

About

Established in Newport in 1869 to help local people build homes, we now help people across Wales and England buy properties and save for their future.

[Find out more](#)

- [Community](#)
- [Charitable Foundation](#)
- [Careers](#)
- [Board](#)
- [Corporate Governance](#)

- [Monmouthshire Building Society](#)
- [Products](#)
- Christmas Saver

Christmas Saver

Regular Savings Account

[Apply Online](#)



Get in touch
Telephone
01633 844 330
Christmas Saver (Issue 2)
Start saving now for Christmas with our Christmas Saver account. By saving regularly you will earn an attractive rate of interest, plus a generous bonus each year.
Available in England and Wales.

Summary Box - Key Product Information:

Account Name	Christmas Saver - Issue 2
What is the interest rate?	<ul style="list-style-type: none">• 0.55% AER/Gross excluding bonus.• 1.55% AER/Gross including bonus.• Interest is calculated on a daily basis on the balance in the account and paid annually (ending 31 October).• Fixed conditional bonus of 1.00% is payable at 31 October if all the required monthly deposits are made.• You will lose the bonus if you close your account between and including February and October.
Can Monmouthshire Building Society change the interest rate?	<ul style="list-style-type: none">• Yes - the interest rate is variable, which means the interest rate can go up or down.• If we increase the interest rate, we will display this information in our branch/agency offices and on our website.• If we decrease the interest rate we will notify you by sending you a letter, email or other personal notice 30 days in advance of the change.• In line with our General Terms & Conditions for Savings Accounts (6.9-6.11) we may change interest rates at any time if we reasonably believe the change is needed.
What would the estimated balance be after 9 months based on £1000 deposit in February and one deposit of £95 made each month from March to October inclusive?	<ul style="list-style-type: none">• £1,776.04 with bonus and all conditions are met.• £1,765.69 without bonus.• We have worked this out assuming a £1,000 deposit is made in February and a £95 deposit is made each month from March to October inclusive and no further deposits or withdrawals are made during a 9 month period and the interest rate stays the same.
How do I open and manage my account?	<ul style="list-style-type: none">• You can open and manage your account at any branch or agency office, by post or online (if registered with our 'My Accounts' service).• The minimum opening balance and monthly deposit is £1.• The maximum monthly deposit is £1,000.
Can I withdraw money?	<ul style="list-style-type: none">• Withdrawals are only permitted during November, December and January each year (no notice is required). A withdrawal at any other time must be to close the account.• A minimum balance of £1 must be maintained.
Additional Product Information	<ul style="list-style-type: none">• You are required to make at least one deposit per month from February (or the account opening month) up to and including October each year and you must only make withdrawals from the account as set out above. If you miss any payments or make withdrawals other than as set out above, you will not qualify for the bonus.• You can add to your savings at any time by cash, cheque or standing order in addition to your minimum monthly deposit, provided you do not exceed the £1,000 limit per month.• 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 contractual rate of interest payable before the deduction of tax.

Terms and Conditions:

It is important that you read the Specific Product Terms and Conditions and the [General Terms and Conditions for Savings Accounts](#) before deciding to open an account.



Christmas Saver (Issue 2) - Specific Product Terms and Conditions

1 - Investment Limits

The minimum investment is £1. The maximum investment is £1,000 per month.

2 - Further Investment

You may add to your savings at any time, just call into your local branch or agency with your passbook and deposit. If it is more convenient you can post the deposit.

You must make at least the minimum payment of £1 each month from February each year (or the month of opening for new accounts) up to and including October, in order to qualify for the bonus.

You can make any number of payments, up to an overall total of £1,000, during each month.

3 - Withdrawals

You can make any number of withdrawals without giving notice during November, December and January each year, subject to withdrawal limits. A withdrawal at any other time of year must be to close the account and no bonus will be payable for that year ending 31 October.

A minimum balance of £1 must be maintained; If a withdrawal reduces the balance to less than the minimum balance required you will have 30 days from the date we issue you with a notice to bring the balance up to the minimum. If after the notice period has lapsed the balance remains below the minimum, we may close your account without further notice.

You can also make withdrawals by electronic transfer using the '[My Accounts](#)' system. Online withdrawals using the '[My Accounts](#)' system are subject to further [terms and conditions](#).

4 - Interest and Bonus

Interest is variable and calculated on a daily basis on the balance in the account. Interest will be credited to the account following the close of business on 31 October each year.

You will qualify for a bonus (fixed at 1% AER/Gross per annum) at the year end (31 October) provided you make at least the minimum payment in each of the 9 months from February to October inclusive (or each month up to and including October in the year the account opens) and as long as you meet the withdrawal condition.

5 - Terms and Conditions

These Specific Product Terms and Conditions apply to this account in addition to our General Terms & Conditions for Savings Accounts. Where there is any inconsistency between the [General Terms & Conditions for Savings Accounts](#) and the Specific Product Terms & Conditions, the Specific Product Terms and Conditions will apply.

[Apply Online](#)

[Apply by Post](#)



Protected

Search



Join us on social media

-
-

Your home may be repossessed if you do not keep up repayments on your mortgage. Think carefully before securing other debts against your home.

- [FAQs](#)
- [Documents](#)
- [Privacy](#)
- [Website Terms of Use](#)
- [Member Research Panel](#)
- [Complaints Procedure](#)
- [Your Security](#)

About Us

- [About Us](#)
- [Careers](#)
- [Community](#)
- [Monmouthshire Building Society Charitable Foundation](#)

Mortgages

- [Mortgages for First-Time Buyers](#)
- [Mortgages for Moving Home](#)
- [Remortgage](#)
- [Buy-To-Let Mortgages](#)
- [Holiday Let Mortgages](#)
- [Mortgage Adviser Appointments](#)

Mortgage Calculators

- [How Much Can I Borrow?](#)
- [Monthly Mortgage Repayments Calculator](#)
- [Buy-To-Let Mortgage Calculator](#)
- [Holiday Let Mortgage Calculator](#)

Savings

- [Personal Savings Accounts](#)

Funeral Plans

- [Funeral Plans](#)



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. FCA register address www.fca.org.uk/register/. We are members of the Financial Services Compensation Scheme. We are members of the Building Societies Association and UK Finance. Details of our Customer Satisfaction and Complaints procedures are available and complaints that we cannot resolve may be referred to the Financial Ombudsman Service (<http://www.financial-ombudsman.org.uk/>). By accessing any part of this website, you shall be deemed to have accepted our Website Terms of Use.
Designed & developed by [Spindogs](#)

Search

Search

