

Money best buys

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 helping you make better financial decisions

Savings

Easy access (without introductory bonus)

Provider	Contact	Account	Min	AER
ICICI Bank UK	via branch	SuperSaver Savings	£1	1.15%
ICICI Bank UK	icicibank.co.uk	HiSAVE Remittance	£1	1.00%
RCI Bank UK	rcibank.co.uk	Freedom Savings	£100	1.00%
NS&I	nsandi.com	Income Bonds	£500	1.00%
Kent Reliance	0845 122 0022	Easy Access Issue 16	£1,000	1.00%

Long-term fixed rates

Provider	Contact	Account	Min	AER
Secure Trust Bank	0345 111 7092	Fixed Rate 28 (5 yr)	£1,000	2.01%
Milestone Savings	milestonesavings.co.uk	Fixed Deposit (5 yr)	£10,000	2.00%
Paragon Bank	paragonbank.co.uk	Fixed Rate (5 yr)	£1,000	1.95%
Vanquis Bank	vanquis.co.uk	Savings (5 yr)	£1,000	1.95%
Ikano Bank	ikano.co.uk	Fixed Saver (5 yr)	£1,000	1.95%

Easy-access cash Isas

Provider	Contact	Account	Min	AER
Coventry BS	0800 121 8899	Easy Access Isa 4	£1	1.10%
Family BS	03330 140141	Tracker Cash Nisa 1	£500	1.09%
Darlington BS	01325 366366	Cash Isa 2	£1	1.05%
Bath BS	01225 423271	Cash Isa	£1	1.00%
NS&I	nsandi.com	Direct Isa	£1	1.00%

Fixed-cash Isas

Provider	Contact	Account	Min	AER
Metro Bank	via branch	5 Yr Fixed Rate Isa 4	£1	1.50%
Principality BS	0845 0450 452	5 Yr Fixed Rate Isa 159	£500	1.45%
Shawbrook Bank	shawbrook.co.uk	5 Yr Fixed Isa Issue 5	£5,000	1.45%
Hodge Bank	0800 840 2810	5 Yr Fixed Rate Isa	£5,000	1.40%
Hodge Bank	0800 840 2810	4 Yr Fixed Rate Isa	£5,000	1.30%

Help-to-buy cash Isas

Provider	Contact	Account	Min	AER
Barclays Bank	0800 400100	Help to Buy: Isa	£1	2.27%
Buckinghamshire BS	01494 879500	Help to Buy: Isa 2	£1	2.25%
Nationwide BS	nationwide.co.uk	Help to Buy: Isa	£1	2.00%
Virgin Money	virginmoney.com	Help to Buy: Isa 3	£1	2.00%
Yorkshire Bank	via branch	Help to Buy: Isa	£1	2.00%

Regular savings accounts

Provider	Contact	Account	Min	AER
Saffron BS	via branch	12 Mth Fixed Members 3	£10	3.50% F
Kent Reliance	via branch	Regular Saving Issue 2	£25	3.25% V
Santander	santander.co.uk	Regular eSaver	£0	3.00% V
Nottingham BS	0844 481 4444	SportsAid Regular Saver	£0	3.00% V
Leeds BS	0345 045 4048	Regular Saver Issue 4	£50	2.30% V

Pension annuities

Single life

Provider	Contact	Age 60	Age 65	Age 70
Canada Life	0345 300 3199	£2,029.80	£2,366.04	£2,730.96
Legal & General	0345 765 4465	£1,896.36	£2,310.60	£2,614.80
SAGA	0345 765 4465	£1,887.00	£2,299.08	£2,628.84
Aviva	0845 944 4800	£1,985.35	£2,296.21	£2,715.75
Prudential	0808 234 5100	£1,981.06	£2,282.98	£2,577.86

Joint life

Provider	Contact	Male: Age 60 Female: Age 55	Age 65 Age 60	Age 70 Age 65
Canada Life	0345 300 3199	£1,690.92	£1,885.08	£2,140.80
Aviva	0845 944 4800	£1,645.39	£1,845.55	£2,067.07
Legal & General	0345 765 4465	£1,544.04	£1,830.84	£2,020.68
Retirement Advantage	0800 912 9945	£1,628.52	£1,825.08	£1,992.48
SAGA	0345 765 4465	£1,552.32	£1,821.72	£2,031.48

Based on a pension pot of £50,000

Mortgages

First-time buyer mortgages

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
Tipton & Coseley BS	0800 833 853	2.94% (D)	to 31.12.18	95%	Nil	To 31.12.18
Hanley Economic BS	01782 255000	3.40% (F)	to 30.11.18	95%	£250	To 30.11.18
Furness BS	0800 220568	3.50% (F)	2 yrs	95%	Nil	1st 2 yrs
Tipton & Coseley BS	0800 833 853	2.84% (D)	to 31.12.19	95%	Nil	To 31.12.19
Furness BS	0800 220568	3.98% (F)	5 yrs	95%	Nil	1st 5 yrs

Remortgages

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
Furness BS	0800 220568	1.24% (D)	for 2 years	80%	£999	1st 2 yrs
Skipton BS	0800 446776	1.48% (F)	to 31.1.19	80%	£999	To 31.1.19
Melton Mowbray BS	01664 414141	1.50% (D)	3 yrs	65%	Nil	1st 3 yrs
Saffron BS	0800 072 1100	2.19% (D)	3 yrs	80%	Nil	1st 3 yrs
HSBC	0808 256 6876	2.14% (F)	to 31.12.21	75%	Nil	To 31.12.21

Short-term fixed-rate mortgages

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
HSBC	0808 256 6876	0.99%	to 31.12.18	65%	£1,499	To 31.12.18
Yorkshire BS	0345 120 0874	1.44%	to 31.1.19	85%	£995	To 31.1.19
HSBC	0808 256 6876	2.39%	to 31.12.18	90%	Nil	To 31.12.18
HSBC	0808 256 6876	1.84%	to 31.12.19	75%	Nil	To 31.12.19
Leek United BS	0845 219 0250	2.49%	to 31.12.19	90%	£995	To 31.12.19

Long-term fixed-rate mortgages

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
Yorkshire BS	0345 120 0874	2.14%	to 31.1.22	65%	Nil	To 31.1.22
Hinckley & Rugby BS	0800 774499	2.29%	for 5 years	85%	£999	1st 5 yrs
Hinckley & Rugby BS	0800 774499	2.79%	for 5 years	90%	£999	1st 5 yrs
HSBC	0808 256 6876	2.49%	to 31.12.26	65%	Nil	To 31.12.26
Barclays Mortgage	0333 202 7580	2.69%	to 31.12.26	80%	£999	To 31.12.26

Variable-rate mortgages

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
Coventry BS	0800 121 8899	1.65%	term	65%	£999	None
Coventry BS	0800 121 8899	1.69%	term	75%	£999	None
Coventry BS	0800 121 8899	1.89%	term	85%	£999	None
Coventry BS	0800 121 8899	2.09%	term	85%	£499	None
Coventry BS	0800 121 8899	2.35%	term	90%	£999	None

Help-to-buy mortgage guarantee

Provider	Contact	Initial Rate	Period	Max LTV	Fee	Redmptn Charge Until
Halifax	0845 727 3747	3.64% (F)	to 30.11.18	95%	£495	To 30.11.18
Post Office Money®	0800 077 8033	3.89% (F)	to 30.11.18	95%	Nil	To 30.11.18
Virgin Money	0345 850 2325	3.99% (F)	to 1.1.20	95%	Nil	To 1.1.20
Virgin Money	0345 850 2325	4.19% (F)	to 1.1.22	95%	Nil	To 1.1.22
Post Office Money®	0800 077 8033	4.28% (F)	to 30.11.21	95%	Nil	To 30.11.21

Mortgages shown are based on true rate and may include incentives

National Savings & Investments

	Notice or Term	Min	AER	Interest Paid
Accounts and bonds				
NS&I Direct Saver	None	£1	0.80%	Yearly
Income Bonds	None	£500	1.00%	Monthly
Investment	None	£20	0.45%	Yearly

Tax-free products

	Notice or Term	Min	AER	Interest Paid
Direct Isa	None	£1	1.00%	Yearly
Children's Bonds Iss 35	5 Yr Bnd	£25	2.50%	Yearly

Personal loans

Fixed monthly repayment on £10,000 for 5 years (without insurance)

Provider	Contact	APR	month	repaid
Ikano Bank	0344 856 5743	3.1%	£179.94	£10,796.40
Admiral	0808 2237 485	3.2%	£180.37	£10,822.20
Sainsbury's Bank	0800 169 8503	3.2%	£180.37	£10,822.20
cahoot	0800 876 6386	3.2%	£180.55	£10,833.00

Minimum income restrictions may apply. APR may be dependent on credit rating.

Credit cards

Introductory rate for balance transfers

Provider	Contact	Product name	Transfer	Fee	APR
Sainsbury's Bank	0800 030 4418	Nectar 42mth BT M'card	0% 1st 42 mths	4.00%	18.9%
Virgin Money	0800 389 2875	41 Mth BT CC M'Card	0% 1st 41 mths	3.29%	20.9%
Halifax	0800 028 3258	41 Mth BT M'Card	0% 1st 41 mths	3.44%	18.9%
MBNA	0800 028 2440	Plat 41 Mth BT Visa	0% 1st 41 mths	3.49%	18.9%
nuba	0345 606 2062	nuba Transfer M'Card	0% 1st 41 mths	3.49%	18.9%

Introductory rate for purchases

Provider	Contact	Product name	Introductory Term	Purch APR
Tesco Bank	0345 300 4278	Clubcard Purchase MC	0% 1st 28 mths	18.9%
Sainsbury's Bank	0800 030 4418	Nectar Purchase MC	0% 1st 28 mths	18.9%
Post Office Money®	0800 169 2000	Matched MasterCard	0% 1st 27 mths	18.9%
Virgin Money	0800 389 2875	27 Mth Purchase CC	0% 1st 27 mths	19.9%
Yorkshire Bank	0800 678 3320	Gold MasterCard	0% 1st 26 mths	18.9%

Cashback credit card

Provider	Contact	Product name	Purchase APR	Cashback
American Express	0800 032 7642	Plat Cashback Amex	28.2%	1% - 1.25% standard Intro 5%/3mth (max £125)
ASDA Money	0371 704 3369	Cashback Plus, M'Card	26.2%	1% standard 2% on all ASDA spend
AA	0345 600 5606	Fuelsave, MasterCard	22.4%	0.5% Standard 2% or 4% on fuel
Nationwide BS	0800 03 20 10	Select, Visa	15.9%	Standard 0.50% on spend over £1 per year
First Trust (NI)	0800 38 22 65	Visa Option 1	18.9%	Standard 0.50% on spend over £5K per year

Alternative terms or card products may be offered according to credit status.

Current accounts

Credit interest

Provider	Contact	Account name	Account Fee	AER **
Halifax	0345 720 3040	Reward Current Account	None	£5 pm
TSB	03459 758 758	Classic Plus	None	5%
Nationwide	0800 30 20 10	FlexDirect	None	5%
Tesco Bank	0345 835 3353	Current Account	None	3%
Nationwide	0800 30 20 10	FlexPlus	£10 pm	3%

Authorised overdrafts

Provider	Contact	Account name	Account Fee	EAR	Usage Fee
First Direct	0800 242424	1st Account	£10 pm***	15.9%	£0
M&S Bank	0800 756 7777	M&S Current Account	None	15.9%	£0
Post Office Money	0345 266 8977	Standard Account	None	14.6%	£0
Ulster Bank	0800 046 6486	Standard Current Account	None	15.94%	£0
The Co-operative Bank	03457 212 212	Current Account	None	18.9%	£0

Monthly funding requirements may apply. Rates correct as at October 20, 2016.

*** = Fee waived if minimum funding of £1,000 is met.

F = Fixed rate. D = Discounted variable rate. V = Variable rate.

Mortgages shown are based on true cost and may include incentives, for full details visit www.moneyfacts.co.uk



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