

MONEYFACTS SAVERS SELECTION

Contact	Account	Notice or Term	Account Operation	Deposit	% AER	Interest Paid		
EASY ACCESS ACCOUNTS WITH BONUS								
Chase	via app	Chase Saver Boosted	None	Mobile App	£1	4 50%	Mly	
Mansfield BS	via branch	Triple Access (1st)	None	Internet	£1	4 25%	Yly	
Sidekick	via app	Multi Shield	None	Mobile App	£10 000	4 23%	Mly	
Tembo Money	via app	HomeSaver	None	Mobile App	£10	4 20%	Mly	
Nottingham BS	thenottingham.com	Bonus Access Saver 14	None	Internet, Mobile App	£1	4 14%	Yly	
Shawbrook Bank	shawbrook.co.uk	Bonus Easy Access - 5	None	Internet, Phone	£1	4 13%	Mly	
EASY ACCESS ACCOUNTS WITHOUT BONUS								
cahoot	cahoot.com	Sunny Day Saver (5)	None	Internet, Phone	£1	5 00%	Yly	
DF Capital	dfcapital.co.uk	Easy Access (7)	None	Internet, Phone	£1 000	4 20%	Mly	
Newcastle BS	via branch	6 Month Saver (4)	None	Branch, Phone, Post	£1	4 15%	OM	
West Brom BS	westbrom.co.uk	Four Access Saver (5)	None	Internet	£1	4 15%	Yly	
Virgin Money	virginmoney.com	Double Take E-Saver 18	None	Internet	£1	4 15%	Yly	
Manchester BS	manchester.co.uk	Rainy Day Saver	None	Branch, Internet, Phone, Post	£1	4 15%	Yly	
SHORT TERM FIXED RATES								
Rova	via app	Rova Savings Vault	1 Yr Bnd	Mobile App	£500	4.25% F	OM	
DF Capital	dfcapital.co.uk	Fixed Deposit (22)	1 Yr Bnd	Internet, Phone	£1 000	4.25% F	OM	
Union Bank of India (UK) Ltd	via branch	Fixed Deposit	1 Yr Bnd	Branch, Post	£1 000	4.23% F	OM	
Union Bank of India (UK) Ltd	unionpremierbond.co.uk	Union Premier Bond	1 Yr Bnd	Internet	£5 000	4.23% F	OM	
Chetwood Bank	chetwoodbank.co.uk	Fixed Savings	1 Yr Bnd	Internet	£1 000	4.21% F	OM	
Cynergy Bank	cynergybank.co.uk	Fixed Bond	1 Yr Bnd	Internet	£1 000	4.21% F	OM	
LONG TERM FIXED RATES								
Tandem Bank	via app	Fixed Saver	5 Yr Bnd	Mobile App	£1	4.33% F	Yly	
Hampshire Trust Bank	htb.co.uk	Online Saver (47)	5 Yr Bnd	Internet, Phone	£1	4.32% F	Yly	
Close Brothers Savings	closebrothers.co.uk	Fixed Bond	5 Yr Bnd	Internet, Phone, Post	£10 000	4.31% F	Yly	
Chetwood Bank	chetwoodbank.co.uk	Fixed Savings	5 Yr Bnd	Internet	£1 000	4.30% F	Yly	
Cynergy Bank	cynergybank.co.uk	Fixed Bond	5 Yr Bnd	Internet	£1 000	4.30% F	Yly	
Cynergy Bank	cynergybank.co.uk	Fixed Bond	4 Yr Bnd	Internet	£1 000	4.25% F	Yly	
MONTHLY INTEREST								
cahoot	cahoot.com	Sunny Day Saver (5)	None	Internet, Phone	£1	5 00%	Mly	
Chase	via app	Chase Saver Boosted	None	Mobile App	£1	4.50% A	Mly	
GB Bank	gbbank.co.uk	120 Day Notice 3	120 Day	Internet, Mobile App	£1 000	4 33%	Mly	
The Stafford BS	srbs.co.uk	Notice 180 - Monthly	180 Day	Branch, Post	£5 000	4 26%	Mly	
OakNorth Bank	oaknorth.co.uk	Base Rate Tracker - 19	95 Day	Internet, Mobile App	£1	4 23%	Mly	
Sidekick	via app	Multi Shield	None	Mobile App	£10 000	4.23% A	Mly	
NOTICE								
GB Bank	gbbank.co.uk	120 Day Notice 3	120 Day	Internet, Mobile App	£1 000	4 33%	Yly	
The Stafford BS	srbs.co.uk	Notice 180	180 Day	Branch, Post	£5 000	4 26%	Yly	
Earl Shilton BS	esbs.co.uk	180 Day Notice Online - 2	180 Day	Internet	£5 000	4 25%	Yly	
OakNorth Bank	oaknorth.co.uk	Base Rate Tracker - 19	95 Day	Internet, Mobile App	£1	4 23%	Mly	
StreamBank	streambank.co.uk	90 Day Notice - 9	90 Day	Internet	£1 000	4 15%	Mly	
BLME B	blme.com	90 Day Notice (10)	90 Day	Internet	£10 000	4 11%	Qly	
VARIABLE ISAS								
Moneybox	via app	Moneybox ISA	None	Internet, Mobile App	£500	4.32% A	Mly	Transfer in?
Plum	via app	Plum ISA	None	Mobile App	£1	4.30% A	Mly	Yes
Atom Bank	via app	Easy Access ISA	None	Mobile App	£1	4 25%	Mly	No
Newcastle BS	via branch	6 Month Variable ISA (1)	None	Branch, Phone, Post	£1	4 15%	OM	Yes
Charter Savings Bank	chartersavingsbank.co.uk	Easy Access ISA - 72	None	Internet	£1	4 09%	Mly	Yes
Vanquis Bank	vanquissavings.co.uk	Triple Access ISA (4)	None	Internet	£1 000	4 08%	Yly	Yes

A = Introductory rate for a limited period. **B** = Provider operates under Islamic finance principles, rate shown is expected profit rate. **F** = Fixed Rate. **OM** = Interest paid on maturity.

All rates are AER variable unless otherwise stated. Methods of opening and operating accounts will vary.

All rates and terms subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.

Visit Moneyfactscompare.co.uk for full details.

FIGURES COMPILED ON: 8:00am 12th February 2026

Source:

