MONEYFACTS SAVERS SELECTION

	Contact	Account	Notice or Term	Account Operation	Deposit	% AER	Interest Paid	
EASY ACCESS ACCOUNTS WITH BONUS								
LemFi	via app	LemFi Instant Access	None	Mobile App	£1	5.00%	Mly	
Zopa	via app	Limited Access pot	None	Mobile App	£1	4.56%	Mly	
Tembo Money	via app	HomeSaver	None	Mobile App	£10	4.55%	Mly	
Chase	via app	Chase Saver Boosted	None	Mobile App	£1	4.50%	Mly	
Earl Shilton BS	esbs.co.uk	Reward Saver Online	None	Internet	£20,000	4.50%	Yly	
OakNorth Bank	oaknorth.co.uk	Access Tracker - 15	None	Internet, Mobile App	£1	4.35%	Mly	
EASY ACCESS ACCOUNTS WITHOUT BONUS								
cahoot	cahoot.com	Sunny Day Saver (6)	None	Internet, Phone	£1	5.00%	Yly	
Oxbury Bank	oxbury.com	Autumn Account (2)	None	Internet, Mobile App	£1,000	4.57%	Mly	
Monument Bank	via app	Welcome Saver	None	Mobile App	£25,000	4.56%	Mly	
cahoot	cahoot.com	Simple Saver (20)	None	Internet, Phone	£1	4.52%	Yly	
Progressive BS	via branch	Double Access Saver (2)	None	Branch, Post	£1	4.50%	Yly	
Vida Savings	vidabank.co.uk	Double Access 2	None	Internet, Mobile App	£500	4.36%	Yly	
SHORT TERM FIXED RATES								
Vida Bank	vidabank.co.uk	Fixed Bond	1 Yr Bnd	Internet, Mobile App	£1,000	5.15% **F**	Yly	
Afin Bank	via app	Fixed Account (8)	12 Mth Bnd	Mobile App, Phone	£1,000	5.15% **F**	Yly	
AlRayan Bank **A**	alrayanbank.co.uk	Fixed Deposit	12 Mth Bnd	Internet, Mobile App	£10,000	5.15% **F**	OM	
Chetwood Bank	chetwoodbank.co.uk	Fixed Savings	1 Yr Bnd	Internet	£1,000	5.13% **F**	OM	
OakNorth Bank	oaknorth.co.uk	Fixed Savings	12 Mth Bnd	Internet, Mobile App	£1	5.12% **F**	OM	
Union Bank of India (UK) Ltd	unionpremierbond.co.uk	Union Premier Bond	1 Yr Bnd	Internet	£1,000	5.12% **F**	OM	
LONG TERM FIXED RATES								
GB Bank	gbbank.co.uk	Fixed Bond	5 Yr Bnd	Internet, Mobile App	£1,000	5.37% **F**	Yly	
Chetwood Bank	chetwoodbank.co.uk	Fixed Savings	5 Yr Bnd	Internet	£1,000	5.36% **F**	OM	
Vanquis Bank	vanquissavings.co.uk	Fixed Bond	5 Yr Bnd	Internet, Phone, Post	£1,000	5.35% **F**	Yly	
DF Capital	dfcapital.bank	Fixed Deposit - (9)	5 Yr Bnd	Internet, Phone	£1,000	5.35% **F**	Yly	
Close Brothers Savings	closesavings.co.uk	Fixed Bond	5 Yr Bnd	Internet, Phone, Post	£10,000	5.35% **F**	Yly	
Oxbury Bank	oxbury.com	5 Year Bond (16)	5 Yr Bnd	Internet, Mobile App	£1,000	5.34% **F**	Yly	
MONTHLY INTEREST								
cahoot	cahoot.com	Sunny Day Saver (6)	None	Internet, Phone	£1	5.00%	Mly	
LemFi	via app	LemFi Instant Access	None	Mobile App	£1	5.00% **B**	Mly	
Oxbury Bank	oxbury.com	Autumn Account (2)	None	Internet, Mobile App	£1,000	4.57%	Mly	
Zopa	via app	Limited Access pot	None	Mobile App	£1	4.56% **B**	Mly	
Monument Bank	via app	Welcome Saver	None	Mobile App	£25,000	4.56%	Mly	
Tembo Money	via app	HomeSaver	None	Mobile App	£10	4.55% **B**	Mly	
NOTICE								
BLME **A**	blme.com	Notice (10)	90 Day	Internet	£10,000	4.58%	Qly	
Birmingham Bank	birminghambank.co.uk	Notice - 6	95 Day	Internet	£5,000	4.40%	Yly	
GB Bank	gbbank.co.uk	Notice 1	150 Day	Internet, Mobile App	£1,000	4.38%	Yly	
StreamBank	streambank.co.uk	Notice - 12	90 Day	Internet	£1,000	4.35%	Mly	
Earl Shilton BS	esbs.co.uk	Notice Online - 1	180 Day	Internet	£5,000	4.35%	Mly	
Close Brothers Savings	closesavings.co.uk	Notice (16)	95 Day	Internet, Phone, Post	£10,000	4.35%	Yly	
VARIABLE ISAS								Transfer in?
Chip	via app	Chip Smart ISA	None	Mobile App	£1	4.86% **B**	Mly	No
Plum	via app	Plum ISA	None	Mobile App	£1	4.66% **B**	Mly	No
Ecology Building Society	ecology.co.uk	Double Access ISA	None	Internet, Mobile App, Phone, Post	£50	4.65%	Mly	No
Moneybox	via app	Moneybox ISA	None	Internet, Mobile App	£500	4.53% **B**	Mly	Yes
Progressive BS	theprogressive.com	Double Access ISA (6)	None	Internet	£1	4.50%	Yly	Yes
Vida Savings	vidabank.co.uk	Double Access ISA 2	None	Internet, Mobile App	£500	4.36%	Yly	Yes

A = Provider operates under Islamic finance principles, rate shown is expected profit rate. **B** = Introductory rate for a limited period. **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 29th October 2026
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