

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	
Tembo Money	via app	HomeSaver	None	Mobile App	£10	4.55%	Mly	
SAGA	saga.co.uk	Easy Access Savings	None	Internet, Phone	£1	4.50%	Mly	
Chase	via app	Chase Saver Boosted	None	Mobile App	£1	4.50%	Mly	
Post Office Money@	postoffice.co.uk	Online Saver 89	None	Internet	£1	4.31%	Yly	
Ulster Bank	ulsterbank.co.uk	Limited Edition Saver - 3	None	Branch, Internet, Mobile App, Phone	£5,000	4.30%	Mly	
EASY ACCESS ACCOUNTS WITHOUT BONUS								
cahoot	cahoot.com	Sunny Day Saver (6)	None	Internet, Phone	£1	5.00%	Yly	
cahoot	cahoot.com	Simple Saver (18)	None	Internet, Phone	£1	4.52%	Yly	
Oxbury Bank	oxbury.com	Summer Account (1)	None	Internet, Mobile App	£1,000	4.33%	Mly	
United Trust Bank	utbank.co.uk	Limited Access	None	Internet, Phone, Post	£5,000	4.30%	Yly	
thisbank	thisbank.co.uk	Triple Access	None	Internet, Mobile App	£1,000	4.28%	Mly	
Charter Savings Bank	chartersavingsbank.co.uk	Easy Access - 78	None	Internet	£1	4.21%	Yly	
SHORT TERM FIXED RATES								
Habib Bank Zurich plc	habibbank.com	HBZ Fixed e-Deposit	12 Mth Bnd	Phone, Post	£5,000	4.91% F	OM	
OakNorth Bank	oaknorth.co.uk	Fixed Savings	12 Mth Bnd	Internet, Mobile App	£1	4.86% F	OM	
Recognise Bank	recognisebank.co.uk	Fixed Account	1 Yr Bnd	Internet, Phone	£1,000	4.86% F	OM	
MBNA	mbna.co.uk	Fixed Saver	1 Yr Bnd	Phone	£1,000	4.85% F	OM	
GB Bank	gbbank.co.uk	Fixed Bond	1 Yr Bnd	Internet, Mobile App	£1,000	4.85% F	OM	
Close Brothers Savings	closesavings.co.uk	Fixed Bond	1 Yr Bnd	Internet, Phone, Post	£10,000	4.80% F	Yly	
LONG TERM FIXED RATES								
Atom Bank	via app	Fixed Saver	5 Yr Bnd	Mobile App	£50	5.00% F	Yly	
Close Brothers Savings	closesavings.co.uk	Fixed Bond	5 Yr Bnd	Internet, Post, Phone	£10,000	5.00% F	Yly	
GB Bank	gbbank.co.uk	Fixed Bond	5 Yr Bnd	Internet, Mobile App	£1,000	4.98% F	Yly	
Afin Bank	via app	Fixed Account (12)	60 Mth Bnd	Phone, Mobile App	£1,000	4.96% F	Yly	
Oxbury Bank	oxbury.com	5 Year Bond (14)	5 Yr Bnd	Internet, Mobile App	£1,000	4.88% F	Yly	
Leek Building Society	leekbs.co.uk	Fixed Bond	5 Yr Bnd	Branch, Internet, Post	£1,000	4.85% 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% A	Mly	
Tembo Money	via app	HomeSaver	None	Mobile App	£10	4.55% A	Mly	
cahoot	cahoot.com	Simple Saver (18)	None	Internet, Phone	£1	4.52%	Mly	
SAGA	saga.co.uk	Easy Access Savings	None	Internet, Phone	£1	4.50% A	Mly	
Chase	via app	Chase Saver Boosted	None	Mobile App	£1	4.50% A	Mly	
NOTICE								
GB Bank	gbbank.co.uk	Notice 1	150 Day	Internet, Mobile App	£1,000	4.38%	Yly	
BLME B	blme.com	Notice (10)	90 Day	Internet	£10,000	4.37%	Qly	
StreamBank	streambank.co.uk	Notice - 12	90 Day	Internet	£1,000	4.35%	Mly	
Earl Shilton BS	esbs.co.uk	Notice Online - 2	180 Day	Internet	£5,000	4.27%	Yly	
The Stafford BS	srbs.co.uk	Notice	180 Day	Branch, Post	£5,000	4.26%	Yly	
Market Harborough BS	mhbs.co.uk	Notice	160 Day	Branch, Internet, Post	£25,000	4.25%	Mly	
VARIABLE ISAS								
Sidekick	via app	Cash ISA	None	Mobile App	£1	4.66% A	Mly	Transfer in?
Chip	via app	Chip Smart ISA	None	Mobile App	£1	4.41% A	Mly	No
Plum	via app	Plum ISA	None	Mobile App	£1	4.40% A	Mly	No
Monument Bank	via app	Easy Access ISA	None	Mobile App	£10,000	4.34% A	Mly	Yes
Atom Bank	via app	Easy Access ISA	None	Mobile App	£1	4.25%	Mly	No
Coventry BS	coventrybuildingsociety.co.uk	4 Access ISA - 1 year	None	Branch, Internet, Mobile App, Phone, Post	£1	4.25%	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](https://moneyfactscompare.co.uk) for full details.

FIGURES COMPILED ON: 8:00am 6th August 2026

Source:

