

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
Shawbrook Bank	shawbrook.co.uk	Bonus Easy Access - 5	None	Internet, Phone	£1	4 13%	Mly
SAGA	saga.co.uk	Easy Access Savings	None	Internet, Phone	£1	4 00%	Mly
AA	theaa.com	Easy Access Savings	None	Internet, Phone	£1	3 95%	Mly
EASY ACCESS ACCOUNTS WITHOUT BONUS							
cahoot	cahoot.com	Sunny Day Saver (5)	None	Internet, Phone	£1	5 00%	Yly
Manchester BS	manchester.co.uk	Rainy Day Saver	None	Branch, Internet, Phone, Post	£1	4 15%	Yly
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
Vida Savings	vidabank.co.uk	Defined Access 3	None	Internet, Mobile App	£10	4 11%	Yly
Spring	via app	Easy Saver	None	Mobile App	£10	4 11%	Mly
SHORT TERM FIXED RATES							
AlRayan Bank A	alrayanbank.co.uk	Fixed Deposit	12 Mth Bnd	Internet, Mobile App	£5 000	4.32% F	OM
Shawbrook Bank	shawbrook.co.uk	Fixed Bond - 119	1 Yr Bnd	Internet, Phone	£1 000	4.27% F	OM
OakNorth Bank	oaknorth.co.uk	Fixed Savings	12 Mth Bnd	Internet, Mobile App	£1	4.26% F	OM
Rova	via app	Rova Savings Vault	1 Yr Bnd	Mobile App	£1 000	4.25% F	OM
Union Bank of India (UK) Ltd	via branch	Fixed Deposit	1 Yr Bnd	Branch, Postal	£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
LONG TERM FIXED RATES							
Hampshire Trust Bank	htb.co.uk	Online Saver (44)	5 Yr Bnd	Internet, Phone	£1	4.27% F	Yly
Chetwood Bank	chetwoodbank.co.uk	Fixed Savings	5 Yr Bnd	Internet	£1 000	4.25% F	Yly
StreamBank	streambank.co.uk	Fixed - 1	5 Yr Bnd	Internet	£1 000	4.20% F	Yly
Castle Trust Bank	castletrust.co.uk	Fixed e-Saver	5 Yr Bnd	Internet, Mobile App	£1 000	4.17% F	OM
Birmingham Bank	birminghambank.co.uk	Fixed Bond - 33	5 Yr Bnd	Internet	£5 000	4.17% F	Yly
UBL UK	ubluk.com	Fixed Deposit	5 Yr Bnd	Branch, Internet, Mobile App, Phone, Post	£2 000	4.16% 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% B	Mly
Oxbury Bank	oxbury.com	180 Day Tracker (2)	180 Day	Internet, Mobile App	£1 000	4 38%	Mly
Shawbrook Bank	shawbrook.co.uk	120 Day Notice - 61	120 Day	Internet, Phone	£1 000	4 35%	Mly
Oxbury Bank	oxbury.com	Tracker Premium 2	120 Day	Internet, Mobile App	£10 000	4 34%	Mly
GB Bank	gbbank.co.uk	120 Day Notice 3	120 Day	Internet, Mobile App	£1 000	4 33%	Mly
NOTICE							
Earl Shilton BS	esbs.co.uk	180 Day Notice Online	180 Day	Internet	£5 000	4 50%	Yly
Oxbury Bank	oxbury.com	180 Day Tracker (2)	180 Day	Internet, Mobile App	£1 000	4 38%	Mly
Shawbrook Bank	shawbrook.co.uk	120 Day Notice - 61	120 Day	Internet, Phone	£1 000	4 35%	Yly
Oxbury Bank	oxbury.com	Tracker Premium 2	120 Day	Internet, Mobile App	£10 000	4 34%	Mly
GB Bank	gbbank.co.uk	120 Day Notice 3	120 Day	Internet, Mobile App	£1 000	4 33%	Yly
Earl Shilton BS	esbs.co.uk	120 Day Notice Online	120 Day	Internet	£5 000	4 30%	Yly
VARIABLE ISAS							
Plum	via app	Plum ISA	None	Mobile App	£1	4.32% B	Mly
Moneybox	via app	Moneybox ISA	None	Internet, Mobile App	£500	4.32% B	Mly
Atom Bank	via app	Easy Access ISA	None	Mobile App	£1	4 25%	Mly
Vida Savings	vidabank.co.uk	Defined Access ISA 3	None	Internet, Mobile App	£500	4 11%	Yly
Moneybox	via app	Open Access ISA	None	Internet, Mobile App	£500	4.10% B	Mly
Tipton & Coseley BS	via branch	Notice ISA (2)	60 Day	Branch, Phone, Post	£1 000	4 10%	Yly

Transfer in?

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](https://moneyfactscompare.co.uk) for full details.

FIGURES COMPILED ON: 8:00am 22nd January 2026

Source:

