

[money monitor]

Best Buys for saving and borrowing

facts and figures

WHAT WE DID

We looked at 200 products from around 120 companies to find the best mini cash Isas and unsecured personal loans.

CONSISTENCY

We show how many times a mini cash Isa has been a Best Buy over the 12 months from June 2004 to May 2005. For new accounts, the first figure is the number of times the account has been a Best Buy; the second, the number of months the account has been available.

MORE INFO

Information based on data supplied by www.moneyfacts.co.uk. Rates are correct as at 10 May 2005. For full guides to choosing and switching savings accounts, current accounts, cash Isas and credit cards, go to www.which.co.uk/whichextra

Mini cash Isas

All our Best Buys are available nationally (where there's more than one Isa, we name the Isa to which our rates apply) and have a notice period of 90 days or less unless

footnoted. Choose an account in **red** for the amount nearest your level of savings. When choosing our Best Buys, we exclude accounts which charge for switching. We also

exclude bonuses but, if you're happy to switch when a bonus ends, consider Isas that include them. Most of our Best Buys offer the same rates for their Tessa-only Isas.

Best Buys	Interest (%) AER							Consistency ^a
	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000-£11,999	£12,000-£14,999	£15,000-£17,999	£18,000	Times (max 12)
A&L Direct Isa ^b	5.35	5.35	5.35	5.35	5.35	5.35	5.35	n/a
Barclays	4.45	4.55	4.55	4.70	4.85	4.85	5.25	3/12
Buckinghamshire BS	4.80	4.80	5.05	5.20	5.20	5.20	5.20	12/12
Dudley BS Transfer ^c				5.15	5.15	5.15	5.15	1/1
HBoS Isa Saver Direct	5.15	5.15	5.15	5.15	5.15	5.15	5.15	12/12
HSBC	4.35	4.60	4.60	4.85	4.85	5.25	5.25	12/12
Lambeth BS Postal Isa	5.15	5.15	5.15	5.15	5.15	5.15	5.15	10/10
Lloyds TSB	4.15 ^d	4.90	4.90	5.15	5.15	5.15	5.15	12/12
Stafford Railway BS ^e	4.75	4.75	4.75	5.25 ^f	5.25	5.25	5.25	12/12
Woolwich	4.45	4.55	4.55	4.70	4.85	4.85	5.25	3/12
Yorkshire BS e-Isa ^g	5.20	5.20	5.20	5.20	5.20	5.20	5.20	12/12

a See 'Consistency', left b £25 transfer fee c Initial investment must be by transfer from existing mini cash Isa d 3.9 per cent from £10 to £999 e £250 minimum deposit for non-locals f 5.25 per cent paid from £10,000 g Doesn't accept transfers

Unsecured personal loans

These are generally the cheapest way to borrow larger sums of money. In addition, the interest rate is fixed so you know what you need to pay each month and you are protected if interest rates rise.

Our Best Buys are available to

everyone (age limits may apply) and you don't need to open an account with the lender. Choose an account in **red** for the amount you want to borrow.

We show the minimum and maximum amounts you can borrow,

whether you have to repay the loan by direct debit (DD), and whether there is a penalty for early repayment. Companies with a ✓ under credit score base their APR on your credit rating; the APR you end up with could be much higher.

Best Buys	APR (%)			Conditions				
	£1,000 1 year	£5,000 3 years	£10,000 5 years	Min (£)	Max (£)	DD only	Early penalty	Credit score
AA ^a	14.90	6.90	5.90	1,000	25,000	✓	✓	✓
Barclaycard		5.70	5.70	4,000	15,000	✓	✓	✓
Churchill	7.20	5.90	5.90	1,000	25,000	✓	✓	✓
Clydesdale Bank	7.60	7.90	7.80	1,000	25,000		✓	✓
Direct Line		5.90	5.90	2,000	25,000	✓	✓	✓
Giraffe Loans ^b		5.80	8.90	2,000	15,000	✓	✓	✓
Nationwide BS	6.70	6.70	6.70	1,000	20,000	✓		
Northern Bank	18.90	5.90	5.90	1,000	25,000		✓	✓
Northern Rock ^a	11.90	5.70	5.70	1,000	25,000	✓		✓
Yorkshire Bank	7.60	7.90	7.80	1,000	25,000		✓	✓

a Internet only b Must have minimum income of £20,000

next month

- Savings accounts
- Regular savings