

[money monitor]

Best places to put your savings

facts and figures

WHAT WE DID

We looked at 460 accounts from around 120 companies to find the best notice and easy-access savings accounts and the best regular savings accounts.

MORE INFO

Information based on data supplied by www.moneyfacts.co.uk. Rates are correct as at 11 October 2005. For contact details of the Best Buys, see p64.

WHICH? EXTRA

Our exclusive members' website contains full guides to choosing and switching savings accounts, current accounts, cash Isas and credit cards. www.which.co.uk/whichextra

Savings accounts

We list the best-paying easy-access and notice accounts. Choose an interest rate in **red** for the amount nearest your level of savings. Branch-based accounts pay lower rates of interest but we include them for people who prefer to use

a branch. Our Best Buy notice accounts require a maximum of 90 days' notice. With most easy-access accounts, you have to wait a few days to get at your money (until either the cheque arrives or the money has been transferred to

another account), so, if you need instant access, choose an account with a cashcard (footnoted). Our Best Buys are available nationally but check rates in local building societies. Rates change fairly often, so check at least every six months.

Savings accounts

	Type	Interest (%) AER ^a				How paid	Consistency ^b Six months
		£100	£1,000	£5,000	£10,000		
Anglo Irish Bank 7 Day Notice ^c	P/T		4.85	4.85	4.85	yearly	✓
Bradford & Bingley eSavings 2	N		4.85	4.85	4.85	yearly	✓
Chelsea BS ClicknSave 30 ^d	P	4.90	4.90	4.90	4.90	yearly	
Derbyshire BS Easy Save Tracker	B/P	4.70	4.70	4.70	4.70	yearly	
Dunfermline BS Base Rate Tracker ^d	B/P	5.01	5.01	5.01	5.01	monthly	
ING Direct (UK) Savings Account	N/T	4.75	4.75	4.75	4.75	monthly	✓
Leeds BS Online Saver	N	4.75	4.75	4.75	4.75	yearly	
Market Harborough BS onthedot	N	4.75	4.75	4.75	4.75	yearly	
Sainsbury's Bank Internet Saver	N	4.75	4.75	4.75	4.75	yearly	✓
Yorkshire BS e-Saver ^e	N	4.70	4.70	4.70	4.70	yearly	

Type: B Branch based; N Internet; P Postal; T Telephone ^a Rate before tax ^b To get a ✓, account has to have been a consistent Best Buy over at least six consecutive months ^c 7-day notice account ^d 30-day notice account ^e Cashcard available

Regular savings

Our top-paying accounts are all nationally available and all pay better rates than comparable notice accounts. When choosing Best Buys, we also consider flexibility – whether you can miss deposits or make withdrawals, say. If this matters to you, choose an account

in **red** for the amount nearest your level of savings. Most accounts pay the same rate whatever you save.

Unless footnoted, the amount to open the account is the same as the minimum monthly payment. We show how many times a year you can miss deposits and how many

withdrawals you can make without losing the interest bonus. Term is how long the account runs (where there is no entry, it means there is no set term). We footnote those accounts which let you make extra payments in addition to your regular monthly amount.

Regular savings

	Interest (%) AER			Deposits		Conditions			Consistency ^a Six months
	£100	£1,000	£2,500	Min (£)	Max (£)	Miss deposits	Withdraw	Term (years)	
Beverley BS	5.10	5.10	5.10	10	1,000	0	0		
Derbyshire BS	5.40	5.40	5.40	10	1,000	1 ^b	1		✓
Furness BS	5.25	5.25	5.25	50	200	0 ^b	0	5	
Halifax/Bank of Scotland	7.00	7.00	7.00	25	250	0	0	1	
Leek United BS	6.00	6.00	6.00	10	250	0	0	1	
Monmouthshire BS	5.25	5.25	5.25	20	1,000	2	0		✓
Principality BS	6.00	6.00	6.00	20	500	0	0	1	
Saffron Walden BS	5.10	5.10	5.10	10	500	0	1		
Scarborough BS	6.00	6.00	6.00	10	250	2 ^b	1		✓
Skipton BS	5.05	5.05	5.05	25	500	2 ^b	1		
Yorkshire BS	5.50	5.50	5.50	10	100	0	0	3	

^a To get a ✓, account has to have been a consistent Best Buy over at least six consecutive months ^b Extra payments permitted

next month

- Mini cash Isas
- Loans
- House insurance