

[money monitor]

We track down the best places for your savings

facts and figures

WHAT WE DID

We looked at 465 accounts from around 120 companies to find the best notice and easy-access savings accounts and the best regular savings accounts.

If you don't want to chase rates, but want a consistently good account, for Best Buys we've added a new column to help you. We now show how many times an account has been a Best Buy over the 12 months from March 2004 to February 2005. (so an account that's been a Best Buy all year says 12/12). 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 on this page is based on data supplied at www.moneyfacts.co.uk. Rates are correct as at 8 February 2005. For contact details for our Best Buys, see p56. For full guides to choosing and switching savings accounts, current accounts, cash Isas and credit cards, go to www.which.co.uk/whichestra

next month

- Children's accounts
- Mini cash Isas

Savings accounts

We list the best-paying easy-access and notice accounts. Choose an account in **red** for the amount nearest your savings. 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).

All our Best Buys are available nationally but it's also worth checking rates in local building societies. Rates change fairly often, so check at least every six months.

Best Buys

	Type	Interest (%) AER ^a				How paid	Consistency ^b Times (max 12)
		£100	£1,000	£5,000	£10,000		
Alliance & Leicester Online Saver	N	5.35	5.35	5.35	5.35	yearly	7/7
Anglo Irish Bank 7 Day Notice ^c	P/T		5.05	5.05	5.05	yearly	11/12
Bradford & Bingley eSavings	N		5.25	5.25	5.25	yearly	4/4
Cahoot Savings	N	5.10	5.10	5.10	5.10	monthly	12/12
ING Direct (UK) Savings Account	N/T	5.00	5.00	5.00	5.00	monthly	12/12
Leeds & Holbeck BS Online Saver	N	5.00	5.00	5.00	5.00	yearly	5/5
Sainsbury's Bank Internet Saver	N	5.00	5.00	5.00	5.00	yearly	1/1
Scarborough BS Tracker Guarantee 4	P/T			5.05	5.05	yearly	1/1
Yorkshire BS e-Saver ^d	N		5.20	5.20	5.20	yearly	12/12

Key to type: N Internet only; P Postal; T Telephone

^a Rate before tax ^b See 'What we did', left ^c Seven-day notice account ^d Cashcard available

Regular savings

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in **red**) pay better rates than comparable notice accounts. But, when choosing our Best Buys, we also consider flexibility – whether you can miss deposits or withdrawals, say. Choose an

account for the amount nearest your level of savings. Most accounts pay the same rate however much you save.

Unless shown in the footnotes, 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). Accounts which allow you to make extra payments in addition to your regular monthly amount are shown.

Best Buys

	Interest (%) AER			Deposits		Conditions			Consistency ^b Times (max 12)
	£100	£1,000	£2,500	Min (£)	Max (£)	Miss deposits	Withdraw	Term (yr)	
Beverley BS	5.35	5.35	5.35	10	250	0	0	5	
Cheshire BS	5.75	5.75	5.75	25	250	0	1		12/12
Derbyshire BS	5.85	5.85	5.85	10	1,000	0 ^a	1		12/12
Furness BS	5.65	5.65	5.65	50	200	0 ^a	0	5	
Halifax/Bank of Scotland	7.00	7.00	7.00	25	250	0	0	1	
Hanley Economic BS	5.45	5.45	5.45	25	1,000	0	1		12/12
Leeds & Holbeck BS	5.50	5.50	5.50	20	500	0 ^a	1		12/12
Yorkshire BS	5.85	5.85	5.85	10	100	0	0	3	

^a Extra payments permitted ^b See 'What we did', left