

[money monitor]

Best places to put your savings

facts and figures

WHAT WE DID

We looked at 200 accounts from 100 companies to find the best mini cash Isas and children's accounts.

CONSISTENCY

We show how many times a mini cash Isa has been a Best Buy over the 12 months from August 2004 to July 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 is based on data supplied by www.moneyfacts.co.uk. Rates are correct as at 12 July 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.

Mini cash Isas	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)
Barclays	4.45	4.55	4.55	4.70	4.85	4.85	5.25	5/12
Buckinghamshire BS	4.80	4.80	4.95	5.10	5.10	5.10	5.10	12/12
Dudley BS Transfer ^b				5.15	5.15	5.15	5.15	4/4
Earl of Shilton BS	5.10	5.10	5.10	5.10	5.10	5.10	5.10	4/12
HBoS Isa Saver Direct	5.15	5.15	5.15	5.15	5.15	5.15	5.15	12/12
Kent Reliance BS	5.11	5.11	5.11	5.11	5.11	5.11	5.11	12/12
Lambeth BS Postal Isa	5.15	5.15	5.15	5.15	5.15	5.15	5.15	12/12
Melton Mowbray BS ^{c,d}	4.77	5.07	5.07	5.07	5.07	5.07	5.07	2/12
National Counties BS	5.10	5.10	5.10	5.10	5.10	5.10	5.10	4/12
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	5/12
Yorkshire BS e-Isa ^c	5.20	5.20	5.20	5.20	5.20	5.20	5.20	12/12

^a See 'Consistency', left ^b Initial investment must be by transfer from existing mini cash Isa ^c Doesn't accept transfers

^d £1,000 minimum investment for non-locals ^e £250 minimum investment for non-locals ^f 5.25 per cent paid from £10,000

Children's savings accounts

These are a sensible option if your child has only small amounts to save. Children can usually have their own account from the age of seven but an adult's signature is

needed to operate the account if the child is very young. Our Best Buys are shown in **red**. Choose an account for the amount nearest your level of savings. Local

accounts tend to pay higher rates of interest but you need to live in the area. Accounts which offer perks are footnoted. We don't take perks into account when choosing Best Buys.

Children's accounts	Interest (%) AER				Details	
	£10	£100	£1,000	Paid	Maximum age	Local
Cambridge BS First	5.10	5.10	5.10	yearly	21	✓
Chelsea BS Ready Steady Save	5.10	5.10	5.10	yearly	16	
Furness BS Young Savers	5.17	5.17	5.32	half-yearly	18	✓
Halifax/Bank of Scotland Save4It ^a	5.05	5.05	5.05	yearly	16	
Loughborough BS Penguin ^a	5.17	5.17	5.17	half-yearly	16	✓
Melton Mowbray BS 0216 Savers ^a	4.57	4.57	5.07	yearly	16	
Nationwide BS Smart ^a	5.01	5.01	5.01	half-yearly	17	
Progressive BS Start Up	5.05	5.05	5.05	yearly	16	
Saffron Walden BS Ladybird ^a	5.35	5.35	5.35	yearly	16	
Scarborough BS Young Super Saver	5.00	5.00	5.00	yearly	18	
Yorkshire BS One Day	5.00	5.00	5.00	half-yearly	21	

^a Perks offered

next month

- Savings accounts
- Regular savings