

[money monitor]

Best Buys for saving and borrowing

facts and figures

WHAT WE DID

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

MORE INFO

Information is based on data supplied by www.moneyfacts.co.uk. Rates are correct as at 8 November 2005. For contact details of the Best Buys, see p72.

Mini cash Isas

All our Best Buys are available nationally (we show as a footnote the Isa to which our rates apply if the company offers more than one) and have a notice period of 90 days

or less unless footnoted. Choose an interest rate in **red** for the amount nearest your level of savings. When choosing our Best Buys, we exclude accounts that charge for switching.

We also exclude bonuses; 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	Six months
Barclays	4.20	4.30	4.30	4.45	4.60	4.60	5.00	✓
Bradford & Bingley ^b	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Clydesdale Bank	4.10	4.25	4.55	4.55	4.80	4.80	4.80	
Earl Shilton BS	4.85	4.85	4.85	4.85	4.85	4.85	4.85	✓
HBoS ^c	5.00	5.00	5.00	5.00	5.00	5.00	5.00	✓
Kent Reliance BS ^d	4.96	4.96	4.96	4.96	4.96	4.96	4.96	
Liverpool Victoria	4.80	4.80	4.80	4.80	4.80	4.80	4.80	
National Counties BS	4.85	4.85	4.85	4.85	4.85	4.85	4.85	✓
Woolwich	4.20	4.30	4.30	4.45	4.60	4.60	5.00	✓
Yorkshire BS ^e	4.90	4.90	4.90	4.90	4.90	4.90	4.90	✓

^a To get a ✓, Isa has to have been a consistent Best Buy over at least six consecutive months

^b Esavings Isa ^c Isa Saver Direct ^d Direct Mini Cash Isa ^e e-Isa

WHICH? EXTRA

For full guides to choosing and switching savings accounts, current accounts, cash Isas and credit cards, go to www.which.co.uk/whichextra

Unsecured personal loans

These are generally the cheapest way to borrow larger amounts. Interest rates are fixed so you know what you need to pay each month and you're protected if they rise.

Our Best Buys are available to everyone (age limits may apply)

and you don't need to open another account with the lender. We show the APR for three amounts, paid back over one, three and five years. Choose an APR in **red** for the sum you want to borrow. We show the minimum and maximum you can

borrow, whether you have to repay the loan by direct debit (DD), and whether there's 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.

next month

'Money monitor' gets a new look from January. Our two-page money news feature will be packed with all the information you need to help you manage your finances better and save money. We'll include:

- 1 best rates for saving and borrowing
- 1 reviews of new money products
- 1 exposés of money scandals.

So look out for our new feature next month – and for details of how you'll be able to get involved.

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		6.60	5.80	3,000	25,000	✓	✓	✓
Abbey ^a	14.90	5.70	5.70	1,000	20,000	✓	✓	✓
Cahoot ^a		5.80	5.80	2,000	20,000	✓	✓	✓
Churchill	7.20	7.20	7.20	1,000	25,000	✓	✓	✓
Intelligent Finance (IF) ^a	13.90	9.90	6.10	1,000	25,000	✓	✓	✓
MBNA Europe Bank	7.90	7.90	7.90	1,000	25,000	✓	✓	✓
Moneyback Bank ^a	5.70	5.70	5.70	1,000	25,000	✓	✓	✓
Nationwide BS	6.70	6.70	6.70	1,000	25,000	✓		
Northern Bank	18.90	5.90	5.90	1,000	25,000		✓	✓
Northern Rock	5.70	5.70	5.70	1,000	25,000	✓		✓
Post Office	17.00	6.90	5.80	1,000	25,000	✓		
Sainsbury's Bank ^a	16.90	6.10	6.10	1,000	25,000	✓	✓	✓

^a Internet only