

Deposit Account Rates

Last updated on 2 February 2012

We perceive **ethical** providers to be those with a clearly defined set of criteria for socially responsible, ethical and environmentally friendly investment.

We have chosen the **best of the rest** from a general review of the entire marketplace, but with preference towards mutually owned organisations and mortgage banks (whose main activity is residential mortgage lending).

Cash ISA

Variable Rate

Ethical:

Provider	Restrictions	Rate	Amount	Transfers In	Access	Contact
Ecology BS	Instant Access	2%	£25+	Yes	Postal	08456745566 www.ecology.co.uk
Britannia (Co-op)	Instant Access. 1 penalty-free withdrawal p.a.	2%	£500+	Yes	Branch, Postal	08000134860 www.britannia.co.uk
Triodos	33 days	2% (bonus of 0.25% for 12 months)	£10+	Yes	Internet	08003282181 www.triodos.co.uk
Triodos	33 days	0.65%	£10+	Yes	Postal	08003282181 www.triodos.co.uk
Co-op	Instant access	0.5%	£1+	Yes	Branch, Internet, Postal	08457212212 www.co-operativebank.co.uk

Best of the rest:

Provider	Restrictions	Rate	Amount	Transfers In	Access	Contact
Cheshire BS	Instant access, interest must be compounded	3.06% (bonus: 2.06% until 30/09/13)	£1 - £5,340	No	Postal	08457550555 www.thecheshire.co.uk
Newcastle BS	Instant access, 2 withdrawals p.a. (account closed on 3 rd)	3.05% (bonus: 0.95% for 12 months)	£1 +	Yes	Branch, Postal, Internet	08456004368 www.newcastle.co.uk
Virgin Money	Instant access	2.85%	£1 +	Yes	Branch, Internet, Postal	08456076991 uk.virginmoney.com
Principality BS	Instant access	2.8% (bonus: 1% - 12 months)	£1 +	Yes	Internet	08450450006 www.principality.co.uk

1 Year Fixed Rate

Ethical:

Provider	Rate	Amount	Transfers In	Access	Contact
Britannia (Co-op)	2.65% (until 31/01/13)	£5,340+ (£1+ for transfers)	Yes	Branch, Postal	08000134860 www.britannia.co.uk

Best of the rest:

Provider	Rate	Amount	Transfers In	Access	Contact
Leeds BS	3.25% (until 31/01/13)	£1 +	No	Branch, Postal	08450505075 www.leedsbuildingsociety.co.uk
Aldermore	3.2%	£1K +	Yes	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
Governor Money (Hinckley & Rugby BS)	3.1% (must be paid away)	£100 +	Yes	Internet	08451213315 www.governormoney.com
Progressive BS	3.05%	£500 +	Yes	Postal	02890244926 www.theprogressive.com
Virgin Money	3%	£1 +	Yes	Internet	08456076991 uk.virginmoney.com

2 Year Fixed Rate

Ethical:

Provider	Rate	Amount	Transfers In	Access	Contact
Britannia BS (Co-op)	3% (until 31/01/14)	£5,340+ (£1+ for transfers)	Yes	Branch, Postal	0800 013 4860 www.britannia.co.uk

Best of the rest:

Provider	Rate	Amount	Transfers In	Access	Contact
Mansfield BS	3.55%	£500 - £5,340	No	Branch, Postal	01623676300 www.mansfieldbs.co.uk
Aldermore BS	3.51%	£1K +	Yes	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
Governor Money (Progressive BS)	3.5% (must be paid away)	£100 +	Yes	Internet	08451213315 www.governormoney.com
Buckinghamshire BS	3.3% (until 30/04/14)	£100 +	Yes	Branch, Postal	01494879500 www.bucks.bs.co.uk
Cambridge BS	3.25% (until 31/01/14)	£500 +	Yes	Branch, Postal	08456013344 www.cambridgebs.co.uk

3 Year Fixed Rate:

Ethical:

No products currently available.

Best of the rest:

Provider	Rate	Amount	Transfers In	Access	Contact
Aldermore	3.8%	£1K +	Yes	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
National Counties BS	3.7%	£1K +	Yes	Branch, Internet, Postal, Telephone	08456034876 www.ncbs.co.uk
Skipton BS	3.51% (until 10/01/15)	£500 +	Yes	Branch, Internet, Telephone	08458501722 www.skipton.co.uk
Cambridge BS	3.5% (until 31/01/15)	£500 +	Yes	Branch, Postal	08456013344 www.cambridgebs.co.uk
Virgin Money	3.3%	£1 +	Yes	Internet	08456076991 uk.virginmoney.com

4 - 5 Year Fixed Rate

Ethical:

No products currently available.

Best of the rest:

Provider	Rate	Amount	Transfers In	Access	Contact
Governor Money (Progressive BS)	4.2% (until 29/01/16 - must be paid away)	£100 +	Yes	Internet	08451213315 www.governormoney.com
Skipton BS	3.75% (until 15/02/17)	£500 +	Yes	Branch, Internet, Telephone	08458501722 www.skipton.co.uk
Newcastle BS	3.5% (until 20/01/17)	£500 +	Yes	Branch, Internet, Postal, Telephone	08456004368 www.newcastle.co.uk

Deposit Accounts/Bonds

Variable Rate:

Ethical:

Provider	Restrictions	Rate	Amount	Access	Contact
Triodos	Instant Access, 3 penalty-free withdrawals p.a.	2.5% (bonus of 1% for 12 months)	£1 +	Internet	08003282181 www.triodos.co.uk
Britannia BS (Co-op)	Instant access, 4 penalty-free withdrawals p.a.	2.25%	£500 +	Branch, Post, Telephone	08000134860 www.britannia.co.uk
Ecology BS	60 Days Notice	1% (1.5%, 1.8%)	£25-£9,999 (£10,000-£24,999, £25,000-£125,000)	Postal	08456745566 www.ecology.co.uk
Co-op	Instant Access	0.25%	£1 - £1m	Branch, Internet, Postal, Telephone	08457212212 www.co-operativebank.co.uk

Best of the rest:

Provider	Restrictions	Rate	Amount	Access	Contact
Progressive BS	2 year bond (no access within this period)	3.55%	£500 - £1m	Branch, Postal	02890244926 www.theprogressive.com
Buckingham-shire BS	24 month bond (no access within this period)	3.3%	£100 - £250K	Branch, Postal	01494879500 www.bucks.bs.co.uk
Shepshed BS	3 year tracker bond (no access within this period)	3.25% (guaranteed to be 2.75% above Bank Base Rate)	£500 - £100K	Branch, Postal	01509822000 www.theshepshed.co.uk
Monmouth-shire BS	2 year bond (90 days loss of interest on earlier access)	3.2% (2.7%)	£50K (£5K) - £250K	Branch, Internet, Postal	08458888000 www.monbs.com
Skipton BS	2 year bond (guaranteed to 2.65% above BoE Base Rate – no access within this period)	3.2%	£500 - £50K	Branch, Internet, Postal, Telephone	08458501722 www.skipton.co.uk
Nationwide BS	1 penalty-free withdrawal p.a. Interest must be paid away.	3.12% (bonus: 1.58% for 12 months)	£1K - £3m	Internet	08457302010 www.nationwide.co.uk
Aldermore	90 days notice	3.1%	£1K - £1m	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
Scottish Widows Bank	Instant access	2.8% (bonus of 0.89% for 12 months)	£1K - £5m	Internet, Postal, Telephone	Contact your financial adviser

1 Year Fixed Rate:

Ethical:

Provider	Rate	Amount	Access	Contact
Britannia (Co-op)	2.5%	£1,000 +	Branch, Postal	08000134860 www.britannia.co.uk
Co-op	2.5%	£2K - £1m	Branch, Phone, Postal	08457212212 www.co-operativebank.co.uk
Ecology BS	2% (2.25%)	£500-£9,999 (£10,000 +)	Postal	08456745566 www.ecology.co.uk

Best of the rest:

Provider	Rate	Amount	Access	Contact
Aldermore	3.35%	£1K - £1m	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
Skipton BS	3.2% (3.05%)	£500 - £1m	Internet (Branch)	08458501722 www.skipton.co.uk
Nationwide BS, Dunfermline BS, Derbyshire BS, Cheshire BS	3.1%	£1 - £2m (Nationwide), £100 - £1m (Dunfermline & Derbyshire), £100 - £2m (Cheshire)	Branch (Nationwide: branch only), Postal (Dunfermline: also telephone, Derbyshire: also internet)	www.nationwide.co.uk (08457302010) www.dunfermline.com (0845 601 3066) www.thecheshire.co.uk (0845 605 4157) www.thederbyshire.co.uk (08456 004 005)
National Counties BS	3.01%	£1K - £150K	Branch, Internet, Postal	08456034876 www.ncbs.co.uk

2 Year Fixed Rate:

Ethical:

Provider	Rate	Amount	Access	Contact
Britannia (Co-op)	3%	£1,000 +	Branch, Postal	08000134860 www.britannia.co.uk
Co-op	3%	£2K - £1m	Branch, Phone, Postal	08457212212 www.co-operativebank.co.uk
Triodos	2.75%	£500 - £1m	Internet, Postal	08003282181 www.triodos.co.uk

Best of the rest:

Provider	Rate	Amount	Access	Contact
Governor Money (Progressive BS)	3.5% (must be paid away)	£100 - £100K	Internet	08451213315 www.governormoney.com
Aldermore	3.4%	£1K - £1m	Internet, Postal, Telephone	08456042678 www.aldermore.co.uk
Skipton BS	3.4%	£500 - £1m	Internet	08458501722 www.skipton.co.uk
Principality BS	3.3%	£500 - £2m	Branch, Postal	08450450006 www.principality.co.uk

3 Year Fixed Rate:

Ethical:

Provider	Rate	Amount	Access	Contact
Britannia (Co-op)	3.31%	£1,000 +	Branch, Postal	08000134860 www.britannia.co.uk
Co-op	3.31%	£2K - £1m	Branch, Phone, Postal	08457212212 www.co-operativebank.co.uk
Triodos	3.25%	£500 - £1m	Internet, Postal	08003282181 www.triodos.co.uk

Best of the rest:

Provider	Rate	Amount	Access	Contact
Scottish Widows Bank	4% (until 02/03/15)	£10K - £5m	Postal, Telephone	Contact your financial adviser
Cambridge BS	3.71% (interest must be paid away), 3.65%	£1K - £1m	Internet	08456013344 www.cambridgebs.co.uk
Progressive BS	3.65%	£500 - £1m	Branch, Postal	02890244926 www.theprogressive.com
Skipton BS	3.51%	£500 - £1m	Internet	08458501722 www.skipton.co.uk

4 - 5 Year Fixed Rate:

Ethical:

Provider	Rate	Amount	Access	Contact
Triodos	3.75% (5 years)	£500 - £1m	Internet, Postal	08003282181 www.triodos.co.uk

Best of the rest:

Provider	Rate	Amount	Access	Contact
Scottish Widows Bank	4.6% (5 years)	£10K - £5m	Postal, Telephone	Contact your financial adviser
Progressive BS	4.2% (5 years)	£500 - £1m	Branch, Postal	02890244926 www.theprogressive.com
Cambridge BS	4.1% (until 31/01/17)	£5K - £1m	Branch, Postal	08456013344 www.cambridgebs.co.uk
Governor Money (Progressive BS)	4.05% (until 08/02/16 - must be paid away)	£100 - £100K	Internet	08451213315 www.governormoney.com

Current Accounts

Ethical:

Provider	Account	Rate	Minimum	Access	Contact
Co-op	Standard/Plus/ Privilege/Premier	None	None	Branch, Internet, Phone, Postal.	08457 212 212 www.co- operativebank.co.uk

Best of the rest:

Provider	Account	Rate	Minimum	Access	Contact
Coventry BS	First	1.1% (bonus of 0.85% for 12 months)	£1,000 per month	Branch, Internet, Phone Postal.	0845 766 5522 www.coventrybuildingsociety.co.uk
Nationwide BS	Flex	None	£750 for 3 months to get all benefits	Branch, Internet, Phone Postal.	0845 730 2010 www.nationwide.co.uk
Norwich & Peterborough BS	Gold Light / Gold Classic	None	None for Gold Light / £500 for Gold Classic	Branch, Internet, Phone Postal.	0845 300 2511 www.nandp.co.uk

Regular Savers

Ethical:

Provider	Rate	Amount	Access	Contact
Britannia (Co-op) (Option of ISA)	2.1% (Variable)	£20 - £445 per month	Branch, Postal	0800 013 4860 www.britannia.co.uk
Triodos	1.75% (fixed for 12 months)	£25 - £500 per month	Internet, Postal	0800 328 2181 www.triodos.co.uk

Best of the rest:

Provider	Rate	Amount	Access	Contact
Dunfermline BS, Derbyshire BS, Cheshire BS	5% (variable rate until 31/01/13)	£100 - £6K	Branch	www.dunfermline.com (0845 601 3066) www.thecheshire.co.uk (0845 605 4157) www.thederbyshire.co.uk (08456 004 005)
Principality BS	4% (fixed for 12 months)	£20 - £6K	Branch, Postal	0845 045 0006 www.principality.co.uk
Norwich & Peterborough BS	4% (fixed for 12 months)	£1 - £1m	Branch, Internet, Postal, Telephone	0845 300 2511 www.nandp.co.uk
Barnsley BS, Yorkshire BS, Chelsea BS	3.51% (until 30/11/12)	£10 - 1,200	Branch, Postal.	www.barnsley-bs.co.uk (0845 1200 898) www.ybs.co.uk (0845 1 200 100) www.thechelsea.co.uk (0845 744 6622)

Accounts for Children

Ethical:

Provider	Account	Rate	Amount	Access	Contact
Co-op	Bonus Account (designed to teach children about money, includes educational gifts)	0.25% (bonus of £2 p.a. if average balance of £50+)	£1 +	Branch, Internet, Phone, Postal, Post Office	08457212212 www.co-operativebank.co.uk
Triodos	Right Start Saver	0.8%	£1 +	Internet, Postal	08003282181 www.triodos.co.uk

Best of the rest:

Provider	Account	Rate	Amount	Access	Contact
Bath BS	Futurebuilder	5% on first £500 (1.1% on remainder)	£1 - £15K	Branch, Postal.	01225423271 www.bathbuildingsociety.com
Principality BS	Regular Saver (1 Year Bond)	4.5%	£10 - £1,800	Branch, Postal	08450450006 www.principality.co.uk
Scottish Building Society	Regular Saver	4%	£10 - £16K	Branch, Postal	01313137700 www.scottishbs.co.uk
Nationwide BS	1 Year Fixed Rate Bond	3.1%, 3%, 2.9%, 2.85%	£1+, £10K+, £25K+, £50K+	Branch	08457302010 www.nationwide.co.uk
National Counties BS	Junior ISA (Variable rate)	3.01%	£3K	Branch, Postal, Telephone	08456034876 www.ncbs.co.uk
Nationwide BS	Junior ISA (Variable rate)	3% (bonus: 0.9% until 31/10/13)	£1 - £3,600	Branch, Internet, Postal	08457302010 www.nationwide.co.uk
Skipton BS	Junior ISA (Variable rate)	3%	£1 - £3,600	Branch, Postal	08458501722 www.skipton.co.uk
Skipton BS	Instant Access	2.75% (bonus of 0.5% for 12 months)	£1 - £50K	Branch, Postal	08458501722 www.skipton.co.uk

Warning

The above information was correct on 2 February 2012; however, rates are liable to change at short notice and as such, may not still be available. It will therefore be necessary to verify the terms with the provider concerned. Rates quoted are based upon information gathered from the Moneyfacts website and provider websites.

Please Note: Withdrawal restrictions and notice periods may apply.

Financial Services Compensation Scheme

The compensation limit of £85,000 applies to each depositor for the total of their deposits with an organisation, regardless of how many accounts they hold or whether they are a single or joint account holder. In the case of a joint account, FSCS will assume that the money in that account is split equally between account holders, unless evidence shows otherwise. This means that each account holder in a joint account would be eligible for compensation up to the maximum limit.