## **Comparison of savings accounts**

## 1. Unity Trust Bank

Instant access	30 day deposit	90 day deposit
Fee: Free Min. Deposit: None Interest Net Rate:1.60%* Interest Gross Rate:2.00%** Interest AER:2.01%*** Instant Access: Variable	Fee: Free Minimum Deposit: £2m Deposit Term: 30 days Interest Rate: 2.21%* No Access: Fixed	Fee: Free Minimum Deposit:£500K Deposit Term:90 days Interest Rate:£0.5m to £10m – 2.21%, £10m and above – 2.28%* No Access: Fixed
*Net Rate is the amount of interest you will receive if your organisation pays tax at source.  **Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.  ***AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.	*Fixed Term 30 days with no access within this period. At the end of the term, funds are sent to the associated Current Account.	*Fixed Term 90 days with no access within this period. At the end of the term, funds are sent to the associated Current Account. Please refer to the Key Features Document for more information.

## 2. Cambridge & Counties Bank

Instant access	30 day notice	95 day notice
Not available	Not available	Fee: Free Minimum Deposit: £10K Deposit Term:95 days Interest Rate: 3% No Access: Fixed

## 3. Hampshire Trust Bank

Instant access	30 day notice	90 day notice
Not available	Not available	Not available