

SHORT TERM INVESTMENTS

All accounts listed below are covered by the FSCS compensation scheme, guaranteeing up to £85000 of funds per institution if a bank was to fail. It may be prudent to consider spreading funds across more than one institution to mitigate against some of that risk.

Many banks or building societies with notice accounts allow you to place a rolling notice on the account (i.e. submit notice once every month) to ensure monies are available when needed. You do not need to complete a withdrawal if no monies are required but this ensures no interest penalties are incurred if a withdrawal is needed. This differs per institution as some limit the number of withdrawals.

BANK	ACCOUNT	INTEREST AER	TERM/MINIMUM INVESTMENT	DETAILS	CHARGES/ other info
Buckinghamshire Building Society	Company 30 day notice	0.75% variable	Minimum investment £100 Max £500000	Open by post	
Buckinghamshire Building Society	Company 120 day notice	1.1% variable	Minimum investment £100 Max £500000	Open by past	
Metro Bank	Instant access savings	0.45% variable	NA	Managed online	Nil
Metro Bank	1 year Fixed	1.9%	1 year	Need to hold another account with metro bank to qualify	No withdrawals allowed.
Lloyds	32 Day notice account	0.75% variable	Minimum £10000 investment	Minimum withdrawal £10000	Local branch
Nationwide	Business Instant Access Saver	0.65% Variable	Minimum £5000 investment	By Post, Fax or signed PDF instruction attached to an email	
Nationwide	Business 45 Day Saver	0.85%	Minimum £5000 investment 45 days notice required for withdrawals	By Post, Fax or signed PDF instruction attached to an email	

Nationwide	Business 95 Day Saver	1.10%	Minimum £5000 investment 95 days notice required for withdrawals	By Post, Fax or signed PDF instruction attached to an email	
Nationwide	Business 125 Day Saver	1.25%	Minimum £5000 investment 125 days notice required for withdrawals	By Post, Fax or signed PDF instruction attached to an email	
Natwest	35 day notice	0.75%	35 day notice		Not spreading funds across institutions
Natwest	95 Day notice	0.85	95 Day notice account		Not spreading funds across institutions
Public Sector Deposit Fund		Portfolio investment rate varies	Minimum investment £25000		Charge 0.08%
Unity Trust	Instant access saver	0.4%		Managed online	Ethical bank. Specialist in this sector
Tridos	Instant access	0.4%	NA	Managed online	Ethical bank
Tridos	33 Day notice saver	0.45%	33 days	Managed online	Ethical bank
Tridos	90 Day notice saver	0.65%	90 days	Managed online	Ethical bank