

September

Monthly Money Savers

Everyday personal financial information you may need.

The following information is for your general use as a guide to some of the leading products in the market place this month. Information given is for general guidance only and specific advice should be taken before acting on any suggestions made. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. The value of shares and investments can go down as well as up. Worldwide Financial Planning Limited is authorised and regulated by the Financial Conduct Authority.



Mortgage Best Buy Table, September 2016

These are some of the leading mortgage rates in the UK based on a 25-year Interest Only mortgage of £90,000 on a property valuation of £180,000. This is an illustration of what you might expect to pay per month. Source: Trigold 1st September 2016

2 Yr Fixed Rate

Interest Rate	1.34% Fixed Until 30/11/2018 Changing to...	A Variable Rate which is currently 4.0% for the remainder of the term.	The overall cost for comparison is 3.83% APRC
Monthly Repayment	£100.50	£300.00 Variable	
Cash Back			
An early repayment charge is payable if you repay all or part of this mortgage within the scheme period.			

5 Yr Fixed Rate

Interest Rate	1.99% Fixed for 5 years Changing to...	A Variable Rate which is currently 3.75% for the remainder of the term.	The overall cost for comparison is 3.42% APRC
Monthly Repayment	£149.25	£281.25 Variable	
Cash Back			
An early repayment charge is payable if you repay all or part of this mortgage within the scheme period.			

2 Yr Tracker Rate

Interest Rate	A Tracker Rate which is 0.94% above the BOE base rate giving a current rate payable of 1.19% for 2 years Changing to...	Variable Rate, currently, 3.74% for the remainder of the term.	The overall cost for comparison is 3.58% APRC
Monthly Repayment	£89.25	£280.50 Variable	
Cash Back			
An early repayment charge is payable if you repay all or part of this mortgage within the scheme period.			

Your home may be repossessed if you do not keep up repayments on your mortgage.

You can choose how we are paid.

You can pay purely on a fee basis as an upfront fee of £750.

Alternatively you can pay us fee of £95 and we will also receive a fee from the lender in the form of a commission generally displayed as a percentage of the loan. For example if the fee we receive is 0.25% of the loan and the loan is £50,000 then we will receive a commission from the lender of £125.

UNSECURED LOANS

Provider	Loan Amount	Repayment Period	Representative APR	Monthly Repayment	Total Repayable
Ikano Bank	£10,000 (Unsecured)	60 Months	3.2%	£180.37	£10,822.20
Sainsbury's Bank	£10,000 (Unsecured)	60 Months	3.3%	£180.80	£10,848.00
Tesco Bank	£10,000 (Unsecured)	60 Months	3.3%	£180.80	£10,848.00
M&S Bank	£10,000 (Unsecured)	60 Months	3.3%	£180.80	£10,848.00
Zopa*	£10,000 (Unsecured)	60 Months	3.3%	£180.80	£10,848.00
HSBC	£10,000 (Unsecured)	60 Months	3.3%	£180.80	£10,848.00
First Direct	£10,000 (Unsecured)	60 Months	3.4%	£181.24	£10,874.40
Cahoot	£10,000 (Unsecured)	60 Months	3.4%	£181.24	£10,874.40
Nationwide	£10,000 (Unsecured)	60 Months	3.4%	£181.24	£10,874.40
Halifax	£10,000 (Unsecured)	60 Months	3.4%	£181.24	£10,874.40
M&S Bank	£5,000 (Unsecured)	60 Months	3.8%	£91.49	£5,489.40
Zopa**	£5,000 (Unsecured)	60 Months	4.1%	£92.14	£5,528.40
Ikano Bank	£5,000 (Unsecured)	60 Months	4.1%	£92.14	£5,528.40
Hitachi Personal Finance	£5,000 (Unsecured)	60 Months	4.2%	£92.36	£5,541.60
Sainsbury's Bank	£5,000 (Unsecured)	60 Months	4.3%	£92.58	£5,554.80
Tesco Bank	£5,000 (Unsecured)	60 Months	4.3%	£92.58	£5,554.80

Source: Money Facts 1st September 2016

*£60 Borrowing fee applies

**£100 Borrowing fee applies

Loans are subject to status.

The lowest interest rates charged on the amount borrowed, based on a 35 year old with no CCJs. Written quotations available on request. Representative APR – Annual Percentage Rate which is the advertised interest rate for the loan. The APR includes interest and fees so you can compare different loans.

CREDIT CARDS

The lowest interest rates charged on the outstanding balance.

Provider	Annual Fee	Representative APR (variable)	Online appn. only
Tesco Bank Clubcard Credit Card with Low APR Mastercard	None	5.9%	No
Bank of Scotland Platinum Low Rate Mastercard	None	6.4%	No
Lloyds Bank Platinum Low Rate Mastercard	None	6.4%	Yes
Halifax Low Rate Credit Card MasterCard	None	6.4%	No
AA Low Rate Credit Card MasterCard	None	6.4%	No
Barclaycard Low Rate Platinum Visa	None	6.9%	No
The Co-operative Bank 3 Year Fixed Rate Visa	None	6.9%	No

Source: Money Facts. 1st September 2016

Representative APR – Annual Percentage Rate which is the advertised interest rate for the loan. The APR includes interest and fees so you can compare different loans.

INVESTING YOUR MONEY

BONDS - Investment Bond Accounts investing £5,000

Provider	Notice Period	Min. Initial Deposit	Interest AER	Online appn. only
Aldermore 5 Year Fixed Rate Account	5 Years	£1,000	2.00%	No
Yorkshire Bank Retail Term Deposits	5 Years	£2,000	2.00%	No
Clydesdale Bank Retail Term Deposits	5 Years	£2,000	2.00%	No
Vanquis Bank Savings	5 Years	£1,000	1.95%	Yes
Ikano Bank 5 Year Fixed Saver	5 Years	£1,000	1.95%	Yes
Julian Hodge Bank Fixed Rate Deposit Account	5 Years	£1,000	1.90%	No

Source: Money Facts 1st September 2016

OFFSHORE INVESTMENT ACCOUNTS - investing £5,000

Provider	Notice Period	Account Type	Interest AER
Santander 2 Year Island Bond	2 Year	Offshore Fixed	1.20%
Santander 2 Year Fixed Rate Bond IOM	2 Year	Offshore Fixed	1.15%
Santander 1 Year Island Bond	1 Year	Offshore Fixed	1.10%
Lloyds Bank International, International Regular Saver	1 Year	Offshore Variable	1.00%
Santander 1 Year Fixed Rate Bond IOM	1 Year	Offshore Fixed	0.95%
Natwest Fixed Term Deposit Issue 47	2 Year	Offshore Fixed	0.90%
Isle of Man Bank Fixed Term Deposit Issue 47	2 Year	Offshore Fixed	0.90%
Nationwide International 1 Year Fixed Rate Bond Issue 14	1 Year	Offshore Fixed	0.85%

Source: Money Facts 1st September 2016

Saving Your Money

Examples showing £5,000 saved

SAVINGS ACCOUNTS – Highest interest received on accounts that **require no notice** to withdraw funds

Provider	Notice Period	Interest Rates	Online appn. Only
RCI Bank Freedom Savings Account	No Notice	1.20%	Yes
ICIC Bank Super Saver Savings Account	No Notice	1.15%	No
Shawbrook Bank Easy Access Issue 6	No Notice	1.10%	Yes
Virgin Money Defined Access Saver Issue 8	No Notice	1.06%	No
Virgin Money Defined Access E-Saver Issue 8	No Notice	1.06%	Yes

Source: Money Facts 1st September 2016

SAVINGS ACCOUNTS – Highest interest rates received on accounts that **require the notice shown** to withdraw funds

Provider	Access/Term	Account Type	Interest Rates	Online appn. Only
Bank and Clients	6 Months	Variable	1.60%	No
Al Rayan Bank	120 Days	Variable	1.51%	No
Bank and Clients	90 Days	Variable	1.50%	No
Raphaels Bank Sapphire Account	6 Months	Variable	1.40%	No
Charter Savings Bank	95 Days	Variable	1.36%	Yes
First Save	60 Days	Variable	1.35%	Yes
Shawbrook Bank	120 Days	Variable	1.35%	No
Buckinghamshire Building Society	180 Days	Variable	1.35%	No

Source: Money Facts 1st September 2016

Cash ISAs - Investing £15,240

Provider	Interest AER	Interest Paid	Online appn. only	Account Type
Shawbrook Bank 5 Year Fixed Rate Cash ISA Bond Issue 4	1.70%	Monthly	Yes	Cash ISA
Skipton BS 5 Year Fixed Rate ISA	1.60%	Monthly	No	Cash ISA
Principality Building Society 5 Year Fixed Rate Cash ISA Issue 153	1.55%	Monthly	No	Cash ISA
Al Rayan Bank Notice Cash ISA	1.55%	Monthly	No	Cash ISA
Julian Hodge Bank 5 Year Fixed ISA	1.55%	Monthly	No	Cash ISA
Al Rayan Bank 120 Day Notice	1.51%	Monthly	No	Cash ISA

Source: Money Facts 1st September 2016

Life Assurance

£120,000 Level Term Assurance for a 30-year old male non-smoker at standard rates over 10 years at a monthly premium of £5.59 with AEGON.

Source: ExWeb 1st September 2016

Health Cash Plans

Simplyhealth, Simply Cash Plan. From £11.88 per month.

Source: Simply Health 1st September 2016

*This is just a small selection of the independent help and advice we can offer you.
Should you have any questions or require information on other financial areas such as inheritance tax planning, life assurance, pension planning or any other area please contact us.*

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**The above “Money Saver” information is correct at the time of printing.
Worldwide Financial Planning Ltd. is authorised and regulated by the Financial
Conduct Authority.**

**The FCA does not regulate Credit Cards, Will Writing and some forms of mortgage
and Inheritance Tax Planning.**

**Your home may be repossessed if you do not keep up repayments on your mortgage.
Information given is for general guidance only, and specific advice should be taken
before acting on any suggestions made.**

**An investment in
knowledge, pays
the best interest.**



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