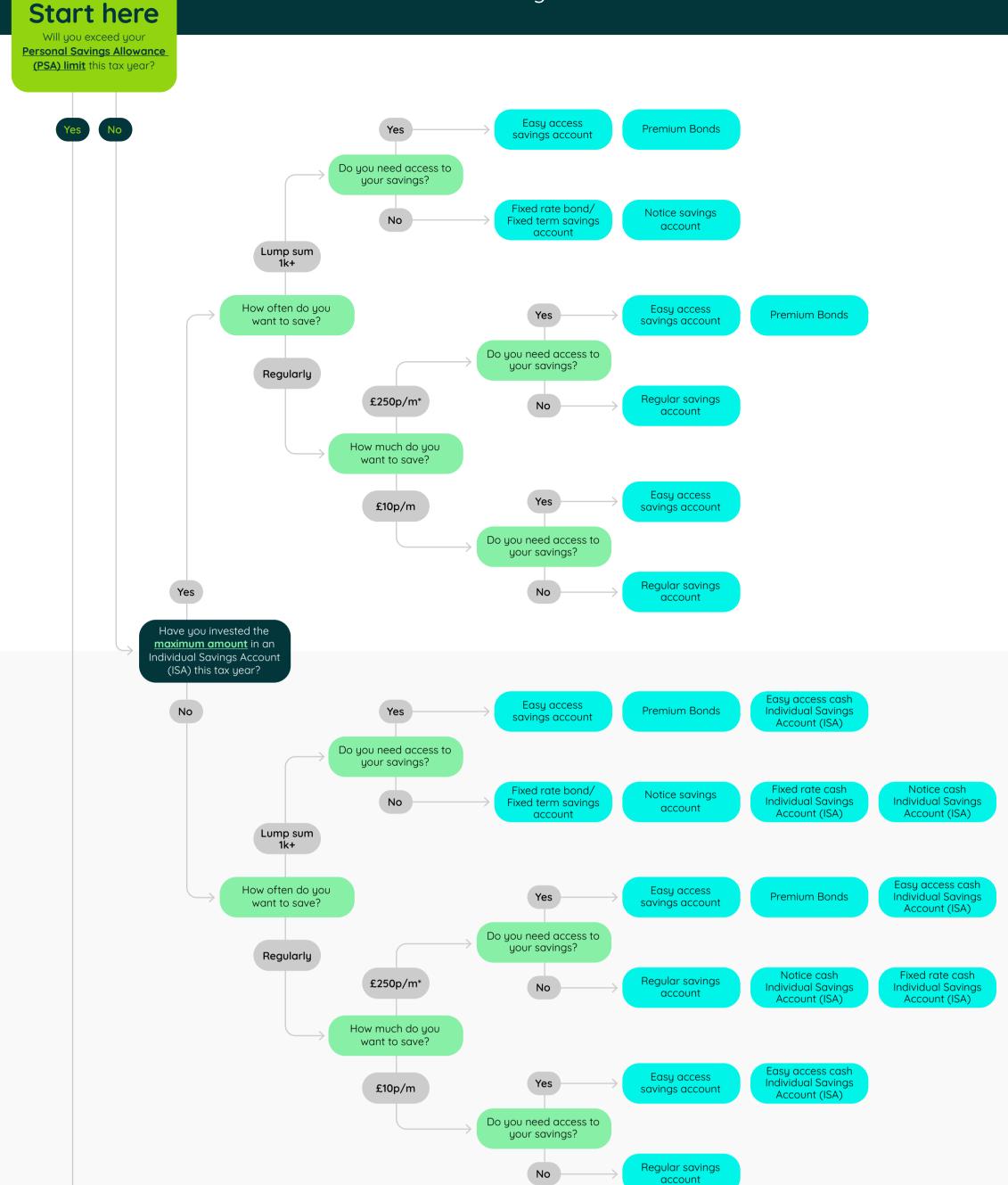
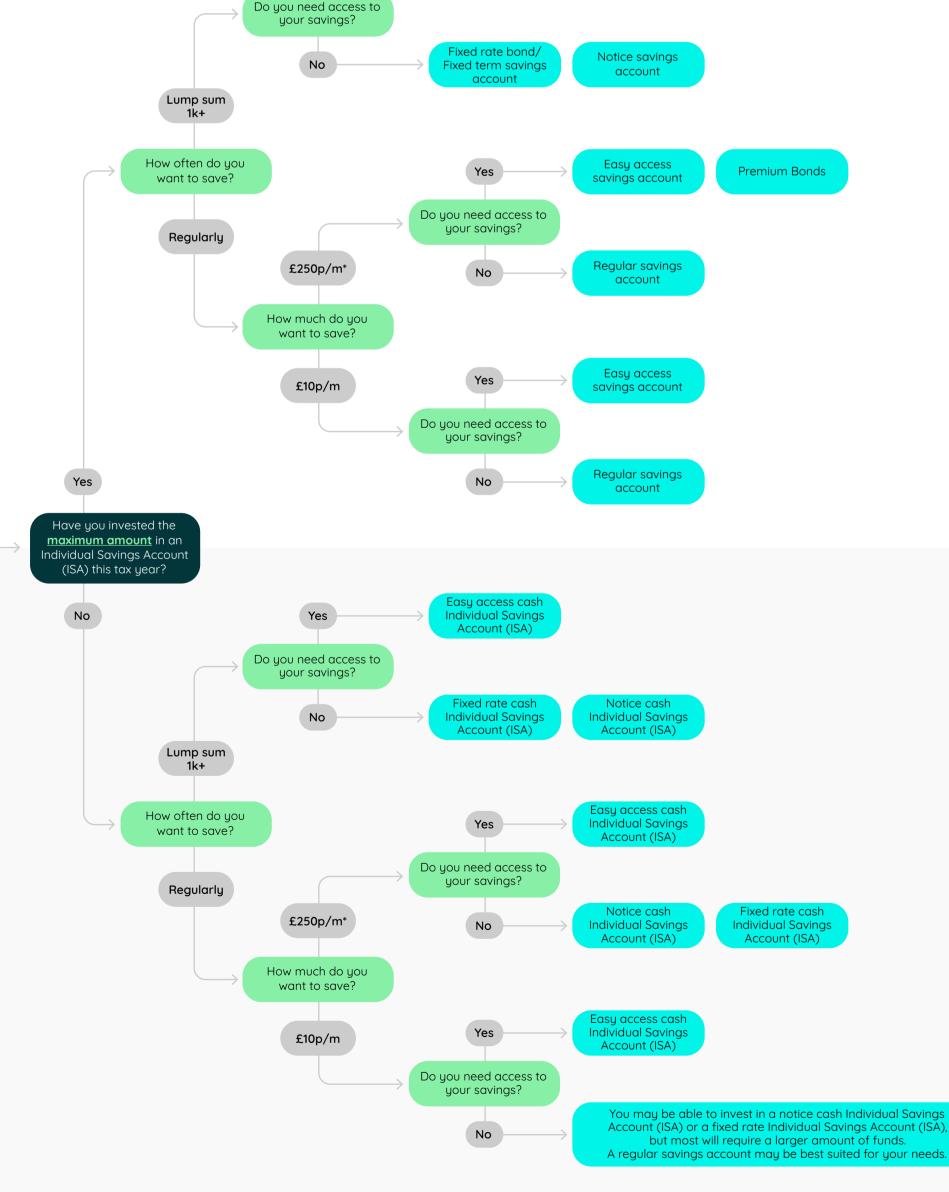


Which type of savings account do I need?

If you're looking to save cash, either as a lump sum, or on a regular basis, follow our decision tree to find which savings account could best meet your needs.





Easy access

savings account

Yes

Premium Bonds

The outcomes listed above are simply a guide, not an exhaustive list of options. For example, even if you don't require access, you could still choose an easy access account. The products presented aren't in a specific order. You should consider all of the outcomes presented on your path to find which is best suited to your circumstances. Please seek professional financial advice if you're in any doubt about the suitability of the outcomes for your individual circumstances.

Make sure you're aware of your Personal Savings Allowance (PSA) and keep an eye on the interest you earn to plan accordingly.

A few other things to remember:

- You don't have to open a savings account with your existing current account provider. It's important to review the whole of the market to find which product is most appropriate
- *Many savings accounts have a limit of £250p/m. If you're looking to save more than this regularly, consider opening more than one account
- If you're saving more than £85,000, spread your savings across providers to be protected by the Financial Services Compensation Scheme (FSCS)
- Remember, you're only allowed to pay into one cash ISA per tax year

