

January

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, January 2017

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 3rd January 2017

2 Yr Fixed Rate

Interest Rate	1.19% Fixed Until 31/01/2019 Changing to...	A Variable Rate which is currently 4.49% for the remainder of the term.	The overall cost for comparison is 4.32% APRC
Monthly Repayment	£89.25	£336.75 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	1.82% Fixed Until 30/04/2022 Changing to...	A Variable Rate which is currently 4.74% for the remainder of the term.	The overall cost for comparison is 4.10% APRC
Monthly Repayment	£136.50	£355.50 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% until 28/02/2019 Changing to...	Variable Rate, currently, 3.74% for the remainder of the term.	The overall cost for comparison is 3.59% 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
Sainsbury's Bank	£10,000 (Unsecured)	60 Months	2.9%	£179.07	£10,744.20
TSB	£10,000 (Unsecured)	60 Months	2.9%	£179.07	£10,744.20
Cahoot	£10,000 (Unsecured)	60 Months	3.0%	£179.51	£10,770.60
Santander	£10,000 (Unsecured)	60 Months	3.1%	£179.94	£10,796.40
Zopa*	£10,000 (Unsecured)	60 Months	3.1%	£179.94	£10,796.40
Hiatchi Personal Finance	£10,000 (Unsecured)	60 Months	3.2%	£180.37	£10,822.20
Admiral	£10,000 (Unsecured)	60 Months	3.2%	£180.37	£10,822.20
Hitachi Personal Finance	£5,000 (Unsecured)	60 Months	3.7%	£91.27	£5,476.20
Cahoot	£5,000 (Unsecured)	60 Months	3.8%	£91.49	£5,489.40
Ikano Bank	£5,000 (Unsecured)	60 Months	3.8%	£91.49	£5,489.40
M&S Bank	£5,000 (Unsecured)	60 Months	3.8%	£91.49	£5,489.40
Zopa**	£5,000 (Unsecured)	60 Months	3.8%	£91.49	£5,489.40
Admiral	£5,000 (Unsecured)	60 Months	3.9%	£91.70	£5,502.00

Source: Money Facts 4th January 2017

*£60 Borrowing fee applies

**£90 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
Sainsburys Bank Nectar Low Rate Credit Card MasterCard	None	5.9%	No
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
AA Low Rate Credit Card MasterCard	None	6.4%	No
Halifax Flexicard MasterCard	None	6.4%	Yes
The Co-operative Bank 3 Year Fixed Rate Visa	None	6.9%	No

Source: Money Facts. 4th January 2017

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
Ikano Bank 5 Year Fixed Saver	5 Years	£1,000	2.05%	Yes
Masthaven 5 Year Fixed Term Bond	5 Years	£500	2.01%	Yes
Vanquis Bank Savings	5 Years	£1,000	1.95%	Yes
Paragon Bank 5 Year Fixed Rate	5 Years	£1,000	1.95%	Yes
UBL 7 Year Fixed Term Deposit	7 Years	£2,000	1.95%	No
UBL 5 Year Fixed Term Deposit	5 Years	£2,000	1.90%	No
Tesco Bank Fixed Rate Saver	5 Years	£2,000	1.87%	No

Source: Money Facts 4th January 2017

OFFSHORE INVESTMENT ACCOUNTS - investing £5,000

Provider	Notice Period	Account Type	Interest AER
Lloyds Bank International, International Regular Saver	1 Year	Offshore Variable	0.75%
Natwest Fixed Term Deposit Issue 48	2 Years	Offshore Fixed	0.60%
Isle of Man Bank Fixed Term Deposit Issue 48	2 Years	Offshore Fixed	0.60%
Natwest Instant Saver	None	Offshore Variable	0.25%
Isle of Man Bank Instant Saver	None	Offshore Variable	0.25%
Isle of Man Gold Account	Instant	Offshore Current	0.25%
Natwest Gold	Instant	Offshore Current	0.25%
HSBC Premier Online Bonus Saver	None	Offshore Variable	0.25%

Source: Money Facts 4th January 2017

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
NS&I Income Bonds	No Notice	1.00%	No
ICIC Bank Super Saver Savings Account	No Notice	1.00%	No
RCI Bank Freedom Savings Account	No Notice	1.00%	Yes
Virgin Money Defined Access Saver Issue 9	No Notice	0.95%	No
Virgin Money Defined Access E-Saver Issue 9	No Notice	0.95%	Yes
Post Office Money Online Saver Issue 22	No Notice	0.89%	Yes
The West Brom Direct Limited Access Saver (Issue 2)	No Notice	0.85%	No
The West Brom Limited Access Saver	No Notice	0.85%	No
The Coventry TLC not PLC Easy Access Saver (Issue 4)	No Notice	0.85%	No

Source: Money Facts 4th January 2017

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
Secure Trust Bank	90 Days	Variable	1.32%	Yes
Charter Savings Bank	95 Days	Variable	1.31%	Yes
Charter Savings Bank	60 Days	Variable	1.20%	Yes
Charter Savings Bank	30 Days	Variable	1.05%	Yes
Al Ryan Bank	60 Days	Variable	1.00%	No
Shawbrook Bank	120 Days	Variable	1.00%	Yes

Source: Money Facts 4th January 2017

Cash ISAs - Investing £15,240

Provider	Interest AER	Interest Paid	Online appn. only	Account Type
Paragon Bank 5 Year Fixed Rate Cash ISA	1.60%	Monthly	Yes	Cash ISA
Virgin Money Virgin Fixed Rate Cash E-ISA Issue 206	1.51%	Monthly	Yes	Cash ISA
Virgin Money Virgin Fixed Rate Cash ISA Issue 239	1.51%	Monthly	No	Cash ISA
Shawbrook 5 Year Fixed Rate Cash ISA Bond Issue 5	1.45%	Monthly	Yes	Cash ISA
Hodge Bank 5 Year Fixed ISA	1.40%	Monthly	No	Cash ISA
Charter Savings Bank 95 Day Notice Issue 13	1.31%	Monthly	Yes	Variable
Hodge Bank 4 Year Fixed ISA	1.30%	Monthly	No	Cash ISA

Source: Money Facts 4th January 2017

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 £5.69 with AEGON.

Source: ExWeb 4th January 2017

Health Cash Plans

Simplyhealth, Simply Cash Plan. From £11.88 per month, plus two months free if you join before 31st January 2017.

Source: Simply Health 4th January 2017

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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