

October

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, October 2015

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 October 2015

2 Yr Fixed Rate

Interest Rate	1.49% Fixed For 2 years Changing to...	A Variable Rate which is currently 3.99% for the remainder of the term.	The overall cost for comparison is 3.9% APR
Monthly Repayment	£111.75	£299.25 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	2.24% Fixed until For 5 Years Changing to...	A Variable Rate which is currently 3.99% for the remainder of the term.	The overall cost for comparison is 3.7% APR
Monthly Repayment	£168.00	£299.25 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 0.74% above the BOE base rate giving a current rate payable of 1.24% until 31/12/2017 Changing to...	Variable Rate, currently, 3.99% for the remainder of the term.	The overall cost for comparison is 3.8% APR
Monthly Repayment	£93.00	£299.25 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
Cahoot	£10,000 (Unsecured)	60 months	3.6%	£182.11	£10,926.60
M&S Bank	£10,000 (Unsecured)	60 Months	3.6%	£182.11	£10,926.60
Nationwide	£10,000 (Unsecured)	60 Months	3.6%	£182.11	£10,926.60
Tesco Bank	£10,000 (Unsecured)	60 Months	3.6%	£182.11	£10,926.60
Clydesdale Bank	£10,000 (Unsecured)	60 Months	3.8%	£182.97	£10,978.20
Hitachi Personal Finance	£10,000 (Unsecured)	60 Months	3.8%	£182.97	£10,978.20
Tesco Bank	£10,000 (Unsecured)	60 Months	3.8%	£182.97	£10,978.20
Yorkshire Bank	£10,000 (Unsecured)	60 Months	3.8%	£182.97	£10,978.20
Hitachi Personal Finance	£5,000 (Unsecured)	60 Months	4.4%	£92.79	£5,567.40
Cahoot	£5,000 (Unsecured)	60 Months	4.5%	£93.01	£5,580.60
Clydesdale Bank	£5,000 (Unsecured)	60 Months	4.5%	£93.01	£5,580.60
M&S Bank	£5,000 (Unsecured)	60 Months	4.5%	£93.01	£5,580.60
Nationwide	£5,000 (Unsecured)	60 Months	4.5%	£93.01	£5,580.60
Yorkshire Bank	£5,000 (Unsecured)	60 Months	4.5%	£93.01	£5,580.60
Tesco Bank	£5,000 (Unsecured)	60 Months	4.7%	£93.45	£5,607.00

Source: Money Facts 1st October 2015

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
Bank of Scotland Platinum Low Rate MasterCard	None	6.4%	Yes
Halifax Low Rate Credit Card Mastercard	None	6.4%	Yes
Lloyds Bank Platinum Low Rate MasterCard	None	6.4%	Yes
MBNA Limited MBNA Low Rate Credit Card Mastercard	None	6.5%	Yes
Tesco Bank Clubcard Credit Card with Low APR Mastercard	None	7.8%	No

Source: Money Facts. 1st October 2015

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
Secure Trust Bank Fixed Rate Bond 7 Year Term (Series 22)	7 Years	£1,000	3.15%	Yes
Secure Trust Bank Fixed Rate Bond 5 Year Term (Series 23)	5 Years	£1,000	3.11%	Yes
Paragon Bank Five Year Fixed Rate	5 Years	£1,000	3.10%	Yes
First Save 7 Year Fixed Rate Bond 3 rd Issue	7 Years	£1,000	3.10%	Yes
UBL 5 Year Fixed Term Deposit	5 Years	£2,000	3.04%	No
Vanquis Bank High Yield	5 Years	£1,000	2.96%	Yes

Source: Money Facts 1st October 2015

OFFSHORE INVESTMENT ACCOUNTS - investing £5,000

Provider	Notice Period	Account Type	Interest AER
Nationwide International 3 Year Fixed Rate Bond Issue 10	3 Year	Offshore Fixed	2.02%
Nationwide International 1 Year Fixed Rate Bond Issue 10	1 Year	Offshore Fixed	1.61%
Nationwide International 6 Month Fixed Rate Bond Issue 13	6 Months	Offshore Fixed	1.51%
Santander 2 Year Fixed Rate Bond IOM	2 Year	Offshore Fixed	1.15%
Isle of Man Bank Fixed Term Deposit	2 Year	Offshore Fixed	1.11%
NatWest Fixed Term Deposit Issue 40	2 Year	Offshore Fixed	1.10%

Source: Money Facts 1st October 2015

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	1.65%	Yes
ICICI Bank HiSave Saver Account Issue 1	No Notice	1.65%	No
Post Office Money Online Saver Issue 16	No Notice	1.61%	Yes
Virgin Money Defined Access ESaver / Saver	No Notice	1.51%	Yes / No
Paragon Bank Limited Edition Easy Access (Issue 2)	No Notice	1.46%	Yes
Kent Reliance Branch Easy Access Account Issue 11	No Notice	1.45%	No
ICICI Bank Super Saver Savings Accounts	No Notice	1.40%	No

Source: Money Facts 1st October 2015

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
National Counties Building Society 2 nd Issue Tracker Savings Bond	2 Years	Variable	2.00%	No
Halifax Online / Tracker Bond	18 Months	Variable	1.95%	Yes / No
ICICI Bank HiSAVE SuperSaver Savings Account Issue 1	None	Variable	1.65%	No
RCI Bank Freedom Savings Account	None	Variable	1.65%	Yes
Post Office Money Online Saver Issue 16	None	Variable	1.61%	Yes
Kent Reliance 60 Day Notice Issue 11	60 Days	Variable	1.60%	No
Charter Savings Bank 60 Day Notice Issue 1	60 Days	Variable	1.55%	Yes

Source: Money Facts 1st October 2015

Cash ISAs - Investing £15,240

Provider	Interest AER	Interest Paid	Online appn. only	Account Type
UBL 5 Year Fixed Rate Cash NISA	2.55%	Monthly	No	Cash ISA
Virgin Money Virgin Fixed Rate Cash ISA Issue 164	2.51%	Monthly	No	Cash ISA
Virgin Money Virgin Fixed Rate Cash E-ISA Issue 138	2.51%	Monthly	Yes	Cash ISA
UBL 3 Year Fixed Rate Cash NISA	2.30%	Monthly	No	Cash ISA
Skipton Building Society 5 Year Fixed Rate ISA	2.30%	Monthly	No	Cash ISA

Source: Money Facts 1st October 2015

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 October 2015

Health Cash Plans

WPA Health Care Cash Plan – NHS Top-up. From £8.36 per month. Plus get 2 months free if you join before 31st October.

Source: WPA Health 1st October 2015

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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