

Financial Tables Clipping Guidelines

	Text extractable
Daily Mirror (Daily)	
Your Holiday £ (Bottom of Your Money page)	N
The Independent (Daily)	
Tourist Rates (2nd page of Business section)	Y
The Sun (Daily)	
Your £ Today (Bottom of Sun City page)	Y
Daily Mail (Daily)	
At a Glance (Below Market Report)	Y
Main Changes (Below Market Report)	Y
Daily Telegraph (Daily)	
Foreign Exchange Rates (Below Market Report)	Y
Results Round-up (Below Database)	Y
Trading Volume in Major Stocks (Above Market Report)	Y
Main Changes (Above Market Report)	Y
Financial Times (Daily- apart from Monday)	
Results (Companies and Markets)	Y
Small-Cap Companies (Companies and Markets)	Y
Financial Times (Daily)	
Stock Markets (page 1 of Main Book)	Y
Currencies (page 1 of Main Book)	Y
Commodities (page 1 of Main Book)	Y
Interest Rates (page 1 of Main Book)	Y
Currencies (Companies and Markets)	Y
Utilities (London Share Service and AIM- Companies and Markets)	Y
Oil & Gas (London Share Service and AIM- Companies and Markets)	Y
Aerospace & Defence (London Share Service and AIM- Companies and Markets)	Y
Food & Beverages (London Share Service and AIM- Companies and Markets)	Y
Insurance (London Share Service and AIM- Companies and Markets)	Y
S&P 500 index (Companies and Markets)	Y
FTSE 100 index (Companies and Markets)	Y
FTSE Eurofirst 300 index (Companies and Markets)	Y
Nikkei 225 Average (Companies and Markets)	Y

Financial Tables Clipping Guidelines

Financial Times (Monday)	
FT Guide to all currencies (Companies & Markets)	Y
Daily Star (Tuesday)	
Savings	N
Credit Cards	N
Life Assurance	N
Loans	N
Mortgages	N
The Sun (Tuesday) Cashflow	
Loans	Y
Credit Cards	Y
Savings	Y
Mortgages	Y
Travel Insurance	Y
Daily Express (Weds)	
If you have £100 to save	Y
If you have £1000 to save	Y
If you have £10000 to save	Y
Notice Accounts	Y
Tax-free savings products	Y
Internet-only and fixed-rate bonds	Y
Compulsory purchase annuities	Y
Mortgage selection	Y
Child trust funds	Y
Credit cards	Y
Personal loans	Y
Overdrafts	Y
Daily Mail (Weds)	
Best buys: Mortgages, credit cards & personal loans	Y
Best buys: Variable rate savings accounts	Y
Daily Mirror (Weds)	
Best mortgage buys	N
Where to borrow money	N
Credit cards	N
Cash ISAs	N
Make the most of your savings	N
National Savings & Investments	N
Overdraft Rates	N
ISA Popular 50	Y

Financial Tables Clipping Guidelines

The Independent (Saturday)	
No-notice accounts (with bonus)	N
No-notice accounts (without bonus)	N
Internet Accounts	N
Notice Accounts	N
Regular savings accounts	N
Mini Cash ISAs	N
Fixed-rate bonds	N
Child trust funds (cash-based)	N
The Guardian (Saturday)	
Savings	Y
Current Accounts	Y
Bonds	Y
Cash Isas	Y
National Savings	Y
Mortgages	Y
The Times (Saturday)	
Pension Annuities	Y
Motor Insurance	N
Long Term Assurance	N
Overdrafts	N
Personal Loans	N
Savings Accounts	N
National Savings and Investments	N
Credit Cards	N
Mortgages	N
Permanent Interest Bearing Shares	Y
Financial Times (Saturday)	
Mortgages	Y
Personal Loans	Y
Credit Cards	Y
Savings	Y
Cash ISAs	Y
The Daily Telegraph (Saturday)	
Savings Rates	Y
National Savings and investments	Y
Mortgage rates	Y
Credit cards & Personal loans	Y
Annuities: How much income for life £10,000 buys you	Y

Financial Tables Clipping Guidelines

Sunday Express (Your Money)	
If you have £100 to save	Y
If you have £1000 to save	Y
If you have £10000 to save	Y
Notce Accounts	Y
Tax-free savings products	Y
Internet-only and fixed-rate bonds	Y
Compulsory purchase annuities	Y
Mortgage selection	Y
Credit cards	Y
Personal Loans	Y
Overdrafts	Y
The Independent on Sunday (Money)	
Best Buys	N
No Notice Accounts	N
Regular Savings Accounts	N
Internet Accounts	N
Mini Cash ISAs	N
Credit Cards	N
Current Accounts	N
The Sunday Times	
Best savings accounts	Y
Mortgage deals	Y
Low cost loans	Y
Top annuity rates	Y
Cheap credit cards	Y
Databank	Y
The Mail on Sunday	
Cash ISA selection	Y
Personal Loans	Y
Credit Card rates	Y
National Savings	Y
Overdraft Selection	Y
Best mortgage buys	Y
Best home for your money	Y
Purchase annuities	Y
Best Investment Managers	Y
Offshore Selection	Y
Tourist Rates	Y
The Observer	
Borrowing: Mortgages	Y
Savings: Your Interest	Y
Borrowing: Loans and Credit Cards	Y
Current Accounts	Y

Financial Tables Clipping Guidelines

The Sunday Telegraph	
Mortgages	Y
Credit Cards	Y
Personal Loans	Y
Savings	Y
National Savings and Investments	Y
Life Insurance	Y
Leading Fund Managers	Y
ISA eligible funds	Y
Annuity rates	Y
Daily Star Sunday	
Savings	N
Credit Cards	N
Life Assurance	N
Loans	N
Mortgages	N
Sunday Mirror	
Your Holiday £ (Homes & Holidays)	Y
People	
Pack and Go (Main edition, travel section)	Y
Your £ abroad (Main edition, travel section)	Y

Sample Clippings

Daily Mirror (Daily) – Text not selectable

...smoking ban and could be forced to sell off up to a fifth of its pubs if a potential sale of the business fails. The firm - which has about 100 sites - would sell off up to eight unbranded boozers and arrange a sale-and-lease-back deal for 11 of its freehold pubs. Its stock market value slumped to around £20 million after it revealed a 3.8 per cent drop in sales - forcing it to sell assets to reduce £80m-worth of debt. It received a takeover approach last month but boss Bob Fyfe said yesterday: "Talks with potential bidders are still in early stages."

CUTS ON THE CARD WING MAN: Stephen BARCLAYCARD is to scrap 160 jobs by shutting down its Northampton credit card production plant. The company - which uses Green Wing stars Julian Rhind-Tutt and Stephen Mangan in its TV ads - is outsourcing the jobs to firms in Buckinghamshire, Gloucestershire and Hampshire. The switch will happen later this year. Workers will get three months' full pay while they search for other jobs. TV AD: Julian

Norwich's cashback LIFE insurance giant Norwich Union is paying special bonuses worth £2.1 billion to its 1,100,000 policyholders. The money, which will be paid in three yearly instalments, will add 10 per cent to the average policy's value. It comes from the £5 billion surplus built up in its life funds. Norwich Union wants to share the rest between policyholders and shareholders. It has so far failed to reach agreement with Clare Spottiswoode, representing policyholders. The insurer claims yesterday's offer was much improved. But Spottiswoode says: "There seems little new money on the table."

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FTSE 100...down 158.2 at 5868.0 FTSE 2008 high.. 6479.4 FTSE 2008 low.. 5578.2. Table with columns for Sector, Stock Name, Price, Change. Includes sections for 'YOUR HOLIDAY' and 'POST OFFICE'.

The Independent (Daily)

Business section of The Independent newspaper. Includes articles on Olivant, Ryanair, China signs partnership deals, US fiscal plan, and various market data tables.

The Sun (Daily)

EVERY LITTLE £174m HELPS

SOME 5,000 TESCO will have sold 11 million more of the popular Club Card in the first three months of the year than in the same period last year, says the retailer's chief executive Sir Terry Leahy, as the discount chain's sales rose 1.1% to £17.4bn.

The retailer's sales rose 1.1% to £17.4bn in the first three months of the year, says the retailer's chief executive Sir Terry Leahy, as the discount chain's sales rose 1.1% to £17.4bn.

PUNCH EYES M&B MIXER

PUNCH TAVENERS' new mixer could be a real winner, says the firm's chief executive, who says it could be a real winner, says the firm's chief executive, who says it could be a real winner.

DRIVETIM 1525 to 403

Lower down, Southamton Leisure - whose shares were bought last year - is now 4.5p to 4.8p as it is back in the market with 200 annual results. The firm's 2007 results showed a 2.5% increase in turnover, but a 10% increase in losses.

A-Z CLOSING PRICES

Company	Price	Change
AA	100.00	0.00
AB	100.00	0.00
AC	100.00	0.00
AD	100.00	0.00
AE	100.00	0.00
AF	100.00	0.00
AG	100.00	0.00
AH	100.00	0.00
AI	100.00	0.00
AJ	100.00	0.00
AK	100.00	0.00
AL	100.00	0.00
AM	100.00	0.00
AN	100.00	0.00
AO	100.00	0.00
AP	100.00	0.00
AQ	100.00	0.00
AR	100.00	0.00
AS	100.00	0.00
AT	100.00	0.00
AU	100.00	0.00
AV	100.00	0.00
AW	100.00	0.00
AX	100.00	0.00
AY	100.00	0.00
AZ	100.00	0.00

FOR SALES CALLER PHONE 08 7782 4132

Company	Price	Change
AA	100.00	0.00
AB	100.00	0.00
AC	100.00	0.00
AD	100.00	0.00
AE	100.00	0.00
AF	100.00	0.00
AG	100.00	0.00
AH	100.00	0.00
AI	100.00	0.00
AJ	100.00	0.00
AK	100.00	0.00
AL	100.00	0.00
AM	100.00	0.00
AN	100.00	0.00
AO	100.00	0.00
AP	100.00	0.00
AQ	100.00	0.00
AR	100.00	0.00
AS	100.00	0.00
AT	100.00	0.00
AU	100.00	0.00
AV	100.00	0.00
AW	100.00	0.00
AX	100.00	0.00
AY	100.00	0.00
AZ	100.00	0.00

YOUR £ TODAY

Company	Price	Change
AA	100.00	0.00
AB	100.00	0.00
AC	100.00	0.00
AD	100.00	0.00
AE	100.00	0.00
AF	100.00	0.00
AG	100.00	0.00
AH	100.00	0.00
AI	100.00	0.00
AJ	100.00	0.00
AK	100.00	0.00
AL	100.00	0.00
AM	100.00	0.00
AN	100.00	0.00
AO	100.00	0.00
AP	100.00	0.00
AQ	100.00	0.00
AR	100.00	0.00
AS	100.00	0.00
AT	100.00	0.00
AU	100.00	0.00
AV	100.00	0.00
AW	100.00	0.00
AX	100.00	0.00
AY	100.00	0.00
AZ	100.00	0.00

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Daily Mail (Daily)

could now possibly think that ITV good an opportunity to miss. Securities, nevertheless, remains a ITV and reckons a takeover bid, current weak advertising outlook, BSKyB, which said last week that it had a £343m hit on its ITV stake it £1940m in November 2006, eased 5p head of tomorrow's interim results. Some initially on hopes that UK rates could be reduced by a bigger-ected 50 basis points on Thursday, it then hit a brick wall and traded when Wall Street opened 100 points on closed 3 points lower at 4,026.2.

Bank of Scotland was the top Footsie riser, rising 16 1/4p to 405 1/2p as chairman McKillop seemed to allay fears of a its issue to shore up its balance others Citic and Credit Suisse sug-



Foster

gested last week that fund raising could be on the cards. Britain's second-biggest bank has so far suffered a relatively modest £1.2bn writedown from its exposure to toxic assets, but rumours are rife that more writedowns on risky assets will be revealed with the results on February 28.

Barclays, which reports annual results on February 19, rose 9 1/4p to 481 1/4p.

Buying on the back of an upbeat presentation made by new B&Q boss Ian Cheshire to an army of investors helped Kingfisher rise 2.8p to 153.6p. Deutsche Bank upgraded to buy and said that Cheshire's chat was not about store formats and good intentions, but

Best Buy bid hopes left Carphone Warehouse 2 1/4p lower at 31 1/4p. The boys in dark glasses still believe founders and major shareholders Charles Dunstone and David Ross want to sell all, or part, of their substantial shareholdings before punitive changes in capital gains tax in April.

Cautious comment from Credit Suisse ahead of Thursday's results left Unilever 4 1/2p down at 167 1/2p.

Gem Diamonds sparked at 96 1/2p, up 6 1/2p, following an upbeat trading statement.

Depressed recently by director share sales, Imperial Energy rallied 5 1/2p to 155 1/2p on a Cazenove outperform rating and fair valuation of 118 pence. The broker reckons IE is a pure play on Russia where resource risks may have peaked.

Xrite Energy rose 17p to 125 1/2p following successful well test results on the 9/3b-5

Southampton Football Club, firmes 46 1/4p on news of a bid approach.

STRONG annual results helped recruitment company Three up 10 1/2p. Investec remains a buyer and said it year saw a substantial investment in business, with the headcount increasing significantly. Five new offices opened in the uncertain outlook for the sector. The company has a strong management team and has begun the new financial year.

Read the market latest up five times a day at www.thisismoney.co.uk/mf

2007/8 High	Low	2007/8 High	Low
AA	100.00	100.00	100.00
AB	100.00	100.00	100.00
AC	100.00	100.00	100.00
AD	100.00	100.00	100.00
AE	100.00	100.00	100.00
AF	100.00	100.00	100.00
AG	100.00	100.00	100.00
AH	100.00	100.00	100.00
AI	100.00	100.00	100.00
AJ	100.00	100.00	100.00
AK	100.00	100.00	100.00
AL	100.00	100.00	100.00
AM	100.00	100.00	100.00
AN	100.00	100.00	100.00
AO	100.00	100.00	100.00
AP	100.00	100.00	100.00
AQ	100.00	100.00	100.00
AR	100.00	100.00	100.00
AS	100.00	100.00	100.00
AT	100.00	100.00	100.00
AU	100.00	100.00	100.00
AV	100.00	100.00	100.00
AW	100.00	100.00	100.00
AX	100.00	100.00	100.00
AY	100.00	100.00	100.00
AZ	100.00	100.00	100.00

MAIN CHANGES		
Hot Tuna	price	price
Hot Tuna	2.50	▲ 0.50
Regent Inns	19.25	▲ Avon Rct
Aquarius Plat	741	74 EnergyTech
Southampton	46.50	4.50 Oakdene
Cardo	92.50	8.50 Photo-Me
Whatman	265.25	23.25 Northern Rock
Brannmer	250	20 Carphone Warehouse
Barloworld	647.99	51.76 Int'l Med Devices

INFLATION		INTEREST rates	
Retail prices index (Dec 2009)	+4.00%	Bank of England base rate	5.50%
Consumer price index	+3.77%	Half mortgage rate	7.50%
Half house price index (1983=100)	637.7	Euro base rate	4.00%
Annual change	+5.20%	Finance House base rate	6.50%

Cyberview shock

A SHOCK profit warning has turned gambling mirror Cyberview Technology (down 15p to 130p) into a busted flush. The maker of software for electronic slot machines now expects to tumble into a full-year loss of £200,000.

SHARE PRICES UPDATED EVERY TWO MINUTES THROUGHOUT THE DAY AT WWW.THISISMONEY.CO.UK	
2007/8 High	Low
AA	100.00
AB	100.00
AC	100.00
AD	100.00
AE	100.00
AF	100.00
AG	100.00
AH	100.00
AI	100.00
AJ	100.00
AK	100.00
AL	100.00
AM	100.00
AN	100.00
AO	100.00
AP	100.00
AQ	100.00
AR	100.00
AS	100.00
AT	100.00
AU	100.00
AV	100.00
AW	100.00
AX	100.00
AY	100.00
AZ	100.00

2007/8 High		Low	
AA	100.00	100.00	100.00
AB	100.00	100.00	100.00
AC	100.00	100.00	100.00
AD	100.00	100.00	100.00
AE	100.00	100.00	100.00
AF	100.00	100.00	100.00
AG	100.00	100.00	100.00
AH	100.00	100.00	100.00
AI	100.00	100.00	100.00
AJ	100.00	100.00	100.00
AK	100.00	100.00	100.00
AL	100.00	100.00	100.00
AM	100.00	100.00	100.00
AN	100.00	100.00	100.00
AO	100.00	100.00	100.00
AP	100.00	100.00	100.00
AQ	100.00	100.00	100.00
AR	100.00	100.00	100.00
AS	100.00	100.00	100.00
AT	100.00	100.00	100.00
AU	100.00	100.00	100.00
AV	100.00	100.00	100.00
AW	100.00	100.00	100.00
AX	100.00	100.00	100.00
AY	100.00	100.00	100.00
AZ	100.00	100.00	100.00

Financial Tables Clipping Guidelines

Daily Telegraph (Daily)

Code	Share	Price	Change	Volume	High	Low	Open	Close	Dividend	Yield
A.A.C.	5.0	115.3	+0.31	Special Sit	35	92.9	+1.6	Global Bond A Acc	1.0	47.8
Yield	5.0	115.3	+0.31	Special Sit	35	92.9	+1.6	Global Tech A Acc	1.0	47.8
Yield	5.0	115.3	+0.31	Special Sit	35	92.9	+1.6	Global Tech A Acc	1.0	47.8

UK STOCK INDICES

Index	Value	Change	2007/08 High	2007/08 Low
FTSE 100	6063.60	+22.20	6732.4	5578.2
FTSE 250	10262.1	+75.5	12220.2	9260.6
FTSE 350	3145.2	+1.8	3537.9	2901.5

FOREIGN EXCHANGE RATES

Currency	Rate	Change
Australia	1.4870	+0.0004
Canada	1.2520	+0.0001
Denmark	6.4603	+0.0001

COMMODITIES

Commodity	Price	Change
Gold	1165.50	+0.20
Silver	23.15	+0.05
Crude Oil	70.25	+0.15

networks may be a takeover target.

Payzone shareholders have asked for an extraordinary general

6 month 5.52pc

Nationwide base mortgage rate June 6.74pc

US Fed Funds 30 Jan 3pc

US Long bond yield 4.36pc

European repo rate 6 June 4.0pc

Euro Euribor 4.37pc

GAS & WATER

Company	Price	Change
402 1/2 Tata & Lyle	486	-5 1/2
258 119 1/4 Uniq	130 1/4	+5

RESULTS ROUND-UP

Company	Turnover (£)	Pre-Tax (£)	EPS (p)	Div (p)	Pay Day	xd
Charter European Trust	Fin (-)	1.4m (15m)	3.8 (4.2)	2 (1.8)	Apr 04	Feb 27
Mediawatch	Fin 5.7m (2.7m)	-820k (-1.4m)	-0.6 (-1.5)	0 (0)	-	-

GENERAL FINANCIAL

Company	Price	Change
460 1/2 332 AMP	368 1/4	+7 1/2
225 121 Aberdeen Asset	147 1/4	-1 1/2

TRADING VOLUME IN MAJOR STOCKS

Company	Volume	Change
Wolstone Group	14.3m	178
Revlon Group	16.0m	4071

MAIN PRICE CHANGES

Company	Price	Change
BP	1649	+27
BP Energy	1649	+27

FALLS

Company	Price	Change
Smith & Nephew	639	-16 1/2
Smith & Nephew	639	-16 1/2

Hedge fund Polar warms to Blacks with stake b

HE MARKET OUTDOOR leisurewear retailer Blacks Leisure drew attention after it emerged that hedge fund Polar Capital has been secretly building a stake in the business.

Market sources said that Polar had been topping up its stake yesterday and could officially disclose its position today.

It is not clear why Polar has bought the stake, but ever since maverick retailer Mike Ashley built a near 20pc holding in Blacks, the company has seen

fares before deciding to make a move on Blacks or sell his stake. Black's shares gained 9p to close at 131.

ITV also rode the wave of speculative buying as rumours continued that a string of private equity firms have been studying a possible offer for the broadcaster.

Weekend reports suggested buyout groups Providence, KKR and Apax were looking at ITV, although some sources suggested the smart money could

SET FOR SALE? WITH oil prices hitting new highs at the beginning of the year, deal-making among some of Scotland's oil services fraternity looks set to continue in 2008.

The pace was set at the end of last year when Abbot Group, based in Aberdeen, agreed to a £90m takeover offer from US private equity firm First Reserve.

The company used to be owned by Scottish maritime contractor Balmoral Group, but in 2005 inflexion backed a management buyout.

Sources said Viking Mooring is in the early stages of the strategic review process and the company may not necessarily be sold for another 18 months.

Private equity firms and other oil services companies are likely to be interested.

By having Anglo-American and Alcon in the consortium, the Chinese may be able to get past the Australian regulator that could block the deal.

Coincidentally - or not - Anglo-American, which rose 35p to close at 229.45, yesterday announced a strategic alliance with the China Development Bank to work on a range of mining projects.

Elsewhere in the sector,

Financial Tables Clipping Guidelines

Financial Times (Daily)

World Market header to be clipped with each table

World Markets				
STOCK MARKETS				
	Sep 18	prev	%chg	
Dow Jones Ind	10488.67	10609.66	-1.14	
Nasdaq Comp	2071.76	2098.85	-1.29	
S&P 500	1135.00	1156.39	-1.85	
FTSEurofirst 300	1063.62	1070.10	-0.61	
DJ Euro Stoxx 50	3000.83	3018.77	-0.59	
FTSE 100	4880.0	4912.4	-0.66	
FTSE All-Share UK	2496.53	2509.43	-0.51	
CAC40	3957.86	4000.11	-1.06	
Xetra Dax	5863.42	5860.98	+0.04	
Nikkei	11489.30	11749.79	-2.22	
Hang Seng	17632.46	17637.19	-0.03	
FTSE All World \$	192.2	193.9	-0.9	
CURRENCIES				
	Sep 18	prev	Sep 18	prev
\$ per €	1.438	1.419	€ per \$	0.695 0.707
\$ per £	1.819	1.796	£ per \$	0.550 0.558
€ per €	0.790	0.790	€ per £	1.266 1.265
¥ per \$	104.9	104.7	¥ per €	150.8 148.6
¥ per £	190.8	188.1	£ index	90.9 90.4
\$ index	85.6	86.2	€ index	101.6 101.1
Sfr per €	1.580	1.587	Sfr per £	2.000 2.007
COMMODITIES				
	Sep 18	prev	chg	
Oil Brent \$Nov	94.29	94.84	-0.55	
Oil WTI \$Oct	96.95	97.16	-0.21	
Gold \$	832.10	832.10	-	
INTEREST RATES				
	price	yield	chg	
US Gov 10 yr	104.69	3.44	+0.03	
UK Gov 10 yr	104.55	4.41	-	
Ger Gov 10 yr	101.75	4.03	+0.05	
Jap Gov 10 yr	100.09	1.49	-	
US Gov 30 yr	107.08	4.09	+0.01	
Ger Gov 2 yr	100.61	3.67	+0.10	
	Sep 18	prev	chg	
Fed Funds Eff	2.80	1.98	+0.82	
US 3m Bills	0.08	0.55	-0.47	
Euro Libor 3m	5	4.97	+0.02	
UK 3m	5.96	5.85	+0.11	
Prices are latest for edition				

Companies and Markets

CURRENCY RATES										www.ft.com/currencydata					
		DOLLAR		EURO		POUND				DOLLAR		EURO		POUND	
Sep 18	Currency	Closing mid	Day's change	Closing mid	Day's change	Closing mid	Day's change	Currency	Closing mid	Day's change	Closing mid	Day's change	Closing mid	Day's change	
	Argentina (Peso)	31125	+0.0137	4.4746	+0.0763	5.6623	+0.0978	Poland (Zloty)	2.3249	-0.0417	3.3423	-0.0167	4.2294	-0.0203	
	Australia (A\$)	1.2528	-0.0188	1.8011	-0.0038	2.2791	-0.0044	Romania (New Lei)	2.5545	-0.0284	3.6723	+0.0063	4.6471	+0.0090	
	Bahrain (Dinar)	0.3772	+0.0001	0.5422	+0.0070	0.6862	+0.0091	Russia (Rouble)	25.3876	-0.1711	36.4972	+0.2204	46.1851	+0.2893	
	Bolivia (Boliviano)	704.00	-	10.1207	+0.1284	12.8072	+0.1655	Saudi Arabia (SR)	3.7555	+0.0039	5.3989	+0.0741	6.8320	+0.0953	
	Brazil (R\$)	1.8960	+0.0316	2.7256	+0.0794	3.4491	+0.1012	Singapore (S\$)	1.4333	-0.0015	2.0605	+0.0240	2.6074	+0.0309	
	Canada (C\$)	1.0703	-0.0064	1.5387	+0.0105	1.9471	+0.0136	Slovakia (Koruna)	21.0525	-0.2742	30.2650	-0.0050	38.2986	+0.0023	
	Chile (Peso)	548.250	+1.8500	788.164	+12.6314	997.377	+16.2060	South Africa (R)	8.2117	+0.0099	11.8051	+0.1638	14.9387	+0.2107	
	China (Yuan)	6.8340	-0.0030	9.8246	+0.1205	12.4324	+0.1552	South Korea (Won)	1154.00	+37.7500	1658.99	+74.6412	2099.36	+94.9068	
	Colombia (Peso)	2179.80	+47.7000	3133.68	+107.485	3965.49	+136.880	Sweden (SKr)	6.6824	-0.1067	9.6067	-0.0293	12.1567	-0.0344	
	Costa Rica (Colon)	553.896	+0.1000	796.280	+10.2507	1007.65	+13.1961	Switzerland (Sfr)	1.0933	-0.0186	1.5803	-0.0063	1.9998	-0.0075	
	Czech Rep. (Koruna)	16.7189	-0.2995	24.0350	-0.1200	30.4150	-0.1449	Taiwan (T\$)	32.2365	+0.1495	46.3432	+0.8005	58.6446	+1.0260	
	Denmark (DKr)	5.1892	-0.0668	7.4599	-0.0002	9.4401	+0.0019	Thailand (Bt)	34.1050	-0.2450	49.0294	+0.2747	62.0438	+0.3615	
	Egypt (Egypt £)	5.4775	+0.0025	7.8745	+0.1035	9.9547	+0.1332	Tunisia (Dinar)	1.2475	-0.0101	1.7934	+0.0084	2.2895	+0.0112	
	Estonia (Kroon)	10.8838	-0.1399	15.6465	-	19.7998	+0.0045	Turkey (Lira)	1.2797	-0.0016	1.8397	+0.0211	2.3280	+0.0272	
	Hong Kong (HK\$)	7.7807	-0.0016	11.1856	+0.1398	14.1547	+0.1801	U A E (Dirham)	3.6731	-0.0003	5.2804	+0.0666	6.6820	+0.0857	
	Hungary (Forint)	168.945	-3.3524	242.875	-1.6750	307.344	-2.0497	UK (0.5497)*	1.8192	+0.0235	0.7902	-0.0002	-	-	
	India (Rs)	46.4150	+0.0700	66.7262	+0.9464	84.4382	+1.2164	One Month	1.8176	+0.0031	0.7916	-	-	-	
	Indonesia (Rupiah)	9400.00	-	13513.40	+171.550	17000.50	+220.900	Three Month	1.8097	+0.0043	0.7932	-	-	-	
	Iran (Rial)	9699.00	-9L000	13943.30	+47.8471	17644.40	+64.5178	One Year	1.7796	+0.0108	0.7963	-	-	-	
	Israel (Shk)	3.5088	-0.0207	5.0442	+0.0346	6.3831	+0.0451	Uruguay (Peso)	20.9250	+0.1750	30.0819	+0.6303	38.0568	+0.8060	
	Japan (Y)	104.880	+0.1500	150.776	+2.1270	190.798	+2.7340	USA (\$)	-	-	1.4376	+0.0182	1.8192	+0.0235	
	One Month	104.387	-0.3097	150.201	-0.0347	189.745	-0.1906	One Month	-	-	1.4388	-	1.8176	+0.0031	
	Three Month	103.953	-0.3701	149.236	+0.0895	188.146	-0.0962	Three Month	-	-	1.4355	+0.0051	1.8097	+0.0043	
	One Year	102.288	-0.0940	144.990	+0.8219	182.101	+1.4600	One Year	-	-	1.4170	+0.0056	1.7796	+0.0108	
	Kenya (Shilling)	78.8500	-0.0500	104.729	+1.2586	132.529	+1.6222	Venezuela † (Bolivar Fuerte)	2.1473	-	3.0870	+0.0392	3.9664	+0.0505	
	Kuwait (Dinar)	0.2670	-0.0006	0.3839	+0.0041	0.4857	+0.0052	Vietnam (Dong)	16695.00	+85.0000	24000.70	+425.331	3037.150	+54.968	
	Malaysia (M\$)	3.4695	+0.0150	4.9878	+0.0846	6.3118	+0.1085	Euro (0.6996)*	(Euro)	1.4376	+0.0182	-	-	1.2655	+0.0003
	Mexico (New Peso)	10.8420	-0.0200	15.5865	+0.1695	19.7238	+0.2189	One Month	1.4388	-	-	-	1.2633	-0.0011	
	New Zealand (NZ\$)	1.4896	-0.0294	2.1416	-0.0147	2.7100	-0.0180	Three Month	1.4355	+0.0051	-	-	1.2607	-0.0018	
	Nigeria (Naira)	117.735	+0.0400	169.256	+2.2055	214.184	+2.8386	One Year	1.4170	+0.0056	-	-	1.2559	+0.0018	
	Norway (Nkr)	5.7918	-0.0968	8.3263	-0.0317	10.5364	-0.0378	SDR	-	0.6406	-0.0039	0.9209	+0.0062	1.1653	+0.0081
	Pakistan (Rupee)	77.7000	+0.4600	111.702	+2.0710	141.352	+2.6520								
	Peru (New Sol)	2.9688	-0.0067	4.2680	+0.0447	5.4009	+0.0578								
	Philippines (Peso)	46.9650	-0.1000	67.5169	+0.7151	85.4388	+0.9242								

Rates are derived from WM/Reuters at 4pm (London time). *The closing mid-point rates for the Euro and £ against the \$ are shown in brackets. The other figures in the dollar column of both the Euro and Sterling rows are in the reciprocal form in line with market convention. † New Venezuelan Bolivar Fuerte introduced on Jan 1st, 2008. Currency redenominated by 100.0. Some values are rounded by the FT. The exchange rates printed in this table are also available on the internet at <http://www.ft.com/marketsdata>
 Euro Locking Rates: Austrian Schilling 13.7603, Belgium/Luxembourg Franc 40.3399, Cyprus 0.585274, Finnish Markka 5.94573, French Franc 6.55957, German Mark 1.95583, Greek Drachma 340.75, Irish Punt 0.787564, Italian Lira 1936.27, Malta 0.4293, Netherlands Guilder 2.20371, Portuguese Escudo 200.482, Slovenia Tolar 23964, Spanish Peseta 166.386.

Financial Tables Clipping Guidelines

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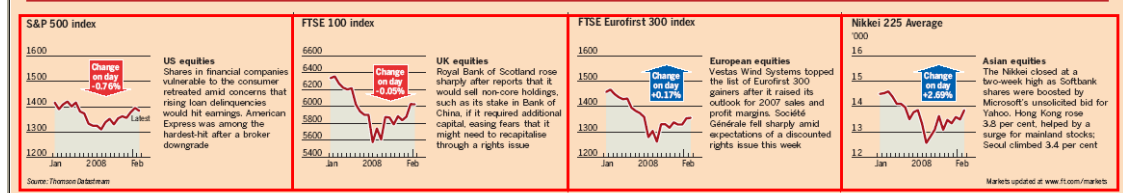
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FTSE 100	Change	High	Low	Open	Close
7526.10	+10.20	7526.10	7526.10	7526.10	7526.10



Financial Tables Clipping Guidelines

Financial Times (Daily apart from Mondays)

to TV channel. It plans to offer up its offering with lack Jack and a of internet games ed on its upcasino.com site. ng the year. Netplay about £2.5m on f a purpose-built and studio complex, ping its bingo 4, and on customer idion. so bought two sses including Play y, the charities that was set up to he National Lottery. day shares rose 1 1/2p on the news.

Jeremy Lemer

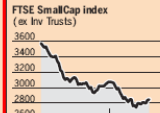
enview warns shortfall
in Cyberview's strategy was blamed for its own terminals in casinos. The shares closed 1 1/2p lower at 130p.

of a shortfall in licensing fees received in 2007.
The London-based company now expects an operating loss of £200,000 compared with a profit of £100,000 in 2006. It expects turnover to be around £25.5m, up from £24.5m a year earlier.

The company revealed it had spent £3.5m in the US, in anticipation of being granted a gaming licence by mid-2008. Cyberview hopes to see revenue coming from its US strategy by the end of the year by licensing its technology and selling its own terminals in casinos. The shares closed 1 1/2p lower at 130p.

Stanley Pignat

SmallCap companies		
Rises	Closing price	Day's change (%)
RPC	215.75	+15.1
London & Assocs	74.00	+12.1
Optos	142.50	+11.8
Whalman	265.25	+9.6



FTSE SmallCap Index (ex Inv Trusts)	Closing price	Day's change (%)
3600		
3400		
3200		
3000		
2800		
2600		

Raymarine in Italian purchase
Shares in Raymarine rose 9 per cent yesterday after the marine electronics group announced the acquisition of its fourth distributorship in 12 months.

It is set up to €25m (£18.8m) cash for Deck Marine, the sea distributor of its products in Italy. The acquisition follows similar deals in France, Germany and Australia. The shares, which were coupling 500p a year ago, closed up 14 1/2p at 295 1/2p.

The company said Deck Marine had gross assets of £10.7m, and had reported profits of £5m in 2006. Malcolm Miller, chief executive, described the Italian business as holding a leading share in one of Raymarine's key territories.

In a trading update in December the company said that the three distributors

acquired up to then had performed well, and it was in talks to buy two more.

David Blackwell

Myhome ponders maiden dividend
Myhome International, the franchised domestic cleaning specialist, is to consider paying a maiden dividend this year after

doubling pre-tax profits to £1.5m in the year to September 2007.

Turnover jumped from £2.7m to £5.1m, reflecting several acquisitions, including window cleaning, plumbing and ironing. Jonathan Jenkins, one of the directors, said royalties from the underlying franchisees were up 47 per cent in the second half over

the first six months and the company had no concerns about a slowdown in consumer demand.

The company ended the year with net cash of £2.9m after two placements at 85p and 72p a share respectively. The shares - which were up from 125p to 130p - fell 9p to 126 1/2p on the news.

David Blackwell

RESULTS										
Name	Turnover	Pre-Tax	EPS (p)	Div (p)	Pay day	Total				
Medwatch	5.68 2.65	0.82L 1.40L	0.6L 1.5L	--	--	--				
Myhome Intl	5.07 2.66	1.46 0.734	3.11 1.77	--	--	--				
Randgold	313.4 274.9	66.9 7.4	60 7.0	12 10	Mar 6	12 10				
SThree	523 393	50.3 40.3	25.2 22.4	6.2 4.8	June 9	9.3 7.2				
Wolfson Micro	231.6 204.1	40.8 44.6	25.08 27.67	--	--	--				
Xploite	11.1 29.5	0.341L 11.5	14L 26.2	--	--	--				

Figures in £m. Earnings shown basic. Figures in light text are for corresponding period. \$US currency. *Free annual information available. To order call +44 (0)208 931 6000 or go to www.ftannualreports.com. For more information on dividend payments visit www.ft.com/marketsdata

Financial Times (Monday)

Market Data																																																																																																											
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<p>CURRENCIES</p> <table border="1"> <thead> <tr> <th>Unit</th> <th>1st</th> <th>2nd</th> <th>3rd</th> <th>4th</th> <th>5th</th> <th>6th</th> <th>7th</th> <th>8th</th> <th>9th</th> <th>10th</th> <th>11th</th> <th>12th</th> <th>13th</th> <th>14th</th> <th>15th</th> <th>16th</th> <th>17th</th> <th>18th</th> <th>19th</th> <th>20th</th> <th>21st</th> <th>22nd</th> <th>23rd</th> <th>24th</th> <th>25th</th> <th>26th</th> <th>27th</th> <th>28th</th> <th>29th</th> <th>30th</th> <th>31st</th> <th>32nd</th> <th>33rd</th> <th>34th</th> <th>35th</th> </tr> </thead> <tbody> <tr> <td>Australia</td> <td>A\$</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> <td>1.54</td> </tr> <!-- Additional rows would follow the same pattern for all currencies --> </tbody> </table>																																			Unit	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th	31st	32nd	33rd	34th	35th	Australia	A\$	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
Unit	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th	28th	29th	30th	31st	32nd	33rd	34th	35th																																																																								
Australia	A\$	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54																																																																							

CURRENCIES, INTEREST RATES & BONDS															BONDS															MARKET RATES					EFFECTIVE INDEX RATES					BENCHMARK GOVERNMENT BONDS					GLOBAL INVESTMENT GRADE				
<p>CURRENCIES, INTEREST RATES & BONDS</p>															<p>BONDS</p>															<p>MARKET RATES</p>					<p>EFFECTIVE INDEX RATES</p>					<p>BENCHMARK GOVERNMENT BONDS</p>					<p>GLOBAL INVESTMENT GRADE</p>				

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LOANS Source: www.moneyupermarket.com

Best Buy Loans for £5,000 over 2 years

Lender	Contact	Typical APR	Without Insurance	Term	Redemption Penalty
Moneybank Bank Loan	www.moneybank.co.uk	6.7%	£153.66	1-5 Years	Up to 1 month interest
Bankyard	www.bankyard.co.uk	6.8%	£153.67	1-5 Years	Up to 1 month interest
money1st.com	www.money1st.com	6.8%	£153.68	1-7 Years	Up to 1 month interest
Abby	www.abby.com	7.0%	£155.26	1-6 Years	Up to 2 months interest

CREDIT CARDS Source: www.moneyupermarket.com

Introductory Rate for Purchases

Card Issuer	Contact	Card Type	Introductory Rate	Until	Typical Rate (Variable)	Interest Free Period
HSBC	www.hsbc.co.uk	MasterCard	0% p.a.	12 Months	15.99%	58 Days
First Direct	www.firstdirect.com	Visa	0% p.a.	12 Months	16.99%	58 Days
Bankyard	www.bankyard.co.uk	Visa	0% p.a.	12 Months	16.99%	58 Days
Capital One	0800 52 54 52	MasterCard	0% p.a.	01-Nov-08	6.99%	58 Days

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MORTGAGES Source: www.moneyupermarket.com

Fixed Rate Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge (ERC)
First Direct	0800 24 24 24	4.75%	6.00%	2 Years	95%	£1,000	2 Years
National Counties BS	01372 74 43 55	5.19%	7.00%	31-May-13	95%	£595	31-May-13
Signature BS	08458 50 17 00	5.34%	6.95%	30-Apr-18	75%	£1,800	30-Apr-18

Discount Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge (ERC)
HSBC	0800 53 63 33	4.99%	6.75%	2 Years	95%	£1,995	2 Years
Penrith BS	01766 88 38 75	5.05%	6.00%	5 Years	75%	50	1 Year
Chesham BS	08000 69 47 84	5.09%	7.00%	10 Years	95%	£500	5 Years

First Time Buyer Mortgages (5% LTV, no HIC (i.e. variable unless stated))

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge (ERC)
Comberford BS	08464 82 34 82	5.25% (F)	6.99%	01-Jul-13	90%	£700	01-Jul-13
Cheltenham & Gloucester	08000 24 06 33	5.49% (ERT)	7.00%	30-Apr-10	90%	£2,475*	30-Apr-10
Derbyshire BS	08000 85 26 23	5.79% (F)	7.00%	31-Mar-18	90%	£988	31-Mar-18

100% Mortgages (discounted rate unless stated)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge (ERC)
Prudential West	08453 00 89 00	5.99% (F)	7.50%	29-Feb-13	100%	£400	29-Feb-13
Sutton BS	08000 73 11 00	6.16%**	7.00%	5 Years	100%	£345	5 Years
Bank of Ireland	0800 10 98 10	6.20%	7.50%	31-Dec-08	100%	£450	31-Dec-09

* The first year is 0% APR. ** The first three years only. ** 0% APR for the first 24 months.

SAVINGS Source: www.moneyupermarket.com

Easy Access Accounts

Provider	Contact	Account	Type	Minimum Deposit	APR
West Bromwich BS	08453 38 72 85	Star Easy Access Account	Instant	£1	6.55%*
Alliance & Leicester	www.alliance-leicester.co.uk	eSaver	Instant	£1	6.02%**
FirstSave***	www.firstsave.co.uk	Easy Access Account	Instant	£100	6.02%

Notice Accounts

Provider	Contact	Account	Notice/Term	Minimum Deposit	APR
Heritable Bank	08466 87 12 12	90 Day Notice Account (Issue 5)	90 Days	£1,000	6.01%
CitySaver BS	08000 93 40 35	Partial 30 Triple Guarantee	30 Days	£250	6.05%
Manchester BS	01619 23 46 15	Premier Saver	60 Days	£1,000	6.01%

Max Cash 100s

Provider	Contact	Account	Notice/Term	Minimum Deposit	APR
Southborough BS	08454 58 85 22	Notice Mini Cash 100	30 Days	£1,000	6.00%*
Northern Trade	08000 60 61 66	Fixed Rate ISA (Issue 5)	15-Jan-08	£200	6.20%
Lease	www.lease.co.uk	Easy Access ISA	Instant	£1,000	6.10%

APR = Annual Percentage Rate. *Base rate guarantee applies. ** Rate includes a bonus of 0.20% until 31st January 2008. *** Premium account as a 100% interest rate on the first £1,000 of the account.

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Period covered: 25 years. Sum assured £100,000.

Male aged 20 years, non-smoker, Provider	Premium*	Contact	Female aged 20 years, non-smoker, Provider	Premium*	Contact
More Than	35.77	08000 87 26 53	Synepa Financial Products Ltd**	£5.81	www.moneyupermarket.com
Marks & Spencer	35.85	08000 58 21 40	More Than	35.98	08000 87 26 53
money1st.com	35.92	www.money1st.com	Marks & Spencer	35.95	08000 58 21 40

Male aged 30 years, smoker, Provider	Premium*	Contact	Female aged 30 years, smoker, Provider	Premium*	Contact
More Than	£10.24	08000 87 26 53	London Club	£5.94	08000 88 53 43
money1st.com	£10.48	www.money1st.com	Synepa Financial Products Ltd**	£7.19	www.moneyupermarket.com
London Club	£10.79	08000 68 53 43	Sainsbury's Bank	£8.17	08000 37 71 66

*The quote. ** Moneyupermarket Ltd. All quotes are only for illustrative purposes. Source: www.moneyupermarket.com

Sun - Cashflow (Tuesday)

Cashflow Best Buys

Compiled by moneysupermarket.com on 26/11/07

the price comparison site

LOANS

Best Buy Loans for £5,000 over 3 years

Lender	Contact	Typical APR	Without Insurance	Term	Repayment	Penalty
money1supermarket.co.uk	www.money1supermarket.co.uk	6.7%	£155.35	1.7 Yrs	Up to 1 month's interest	
Moneybank Bank Loan	www.moneybank.co.uk	6.8%	£155.55	1.5 Yrs	Up to 1 month's interest	
Bankcard Loan	www.bankcard.co.uk	6.8%	£155.57	1.5 Yrs	Up to 1 month's interest	
The AA	www.aa.com	6.8%	£155.58	2.7 Yrs	Up to 30 days interest	
Abbay	www.abbay.com	7.0%	£155.82	1.8 Yrs	Up to 2 months interest	

Cashflow Deal of the Week

West Bromwich BS Premier Bonus Tracker 4
Minimum Investment £3,000
A net AER of 6.54%

Savings Best Buys are compiled by moneysupermarket.com using data from thousands of financial products on its website.
Key to abbreviations:
LTV - Loan to value
APR - Annual percentage rate
AER - Annual equivalent rate
HLC - Higher Lending Charge
SVR - Standard Variable Rate

CREDIT CARDS

Introductory Rate for Purchases Credit Cards

Card Issuer	Contact	Card Type	Introductory Rate	Unit	Typical APR	Interest Free Period
Barclay	0800 21 85 78	MasterCard	0% p.a.	15 Months	14.99%	50 Days
HSBC	www.hsbc.co.uk	MasterCard	0% p.a.	12 Months	15.99%	55 Days
Bankcard	www.bankcard.co.uk	VISA	0% p.a.	10 Months	14.99%	55 Days
BBVA	08000 08 27 44	VISA	0% p.a.	9 Months	15.99%	55 Days
Capital One	08000 52 52 52	MasterCard	0% p.a.	09-Sep-08	9.99%	55 Days

SAVINGS

No Notice Accounts

Provider	Contact	Account	Notice Term	Deposit AER	Interest Paid
West Bromwich BS	01454 55 73 74	Primer Bonus Tracker 4	Instant	5.100%	6.54% Monthly
Country BS	www.country.co.uk	Online Savers	Instant	5.1	6.81%* Monthly
Monzo & Lloyds	www.monzo.co.uk	Online Savers	Instant	5.1	6.92%* Monthly

Internet Only

Provider	Contact	Account	Notice Term	Deposit AER	Interest Paid
Country BS	www.country.co.uk	Online Savers	Instant	5.1	6.81%* Monthly
Monzo & Lloyds	www.monzo.co.uk	Online Savers	Instant	5.1	6.92%* Monthly

Mini Cash ISAs

Provider	Contact	Account	Notice Term	Deposit AER	Interest Paid
West Bromwich BS	08453 30 06 22	The Midland Best ISA	60 Days	5.100%	6.06% Monthly
Jahon Hedge Bank	08000 40 25 10	Fixed Rate Mini Cash ISA	1 Year	5.000%	6.50% Monthly
HSBC	08450 54 50 00	Direct ISA	Instant	5.100%	6.30% Monthly

Child Trust Funds (cash)

Provider	Contact	Account	Notice Term	Deposit AER	Interest Paid
Standard BS	02030 13 40 00	Child Trust Fund		7.50%*	Yearly
Wahsons BS	09451 20 01 00	Child Trust Fund		7.50%*	Yearly
Shapeline BS	01500 82 20 00	Child Trust Fund		7.25%	Yearly

(*) = Interest only. ** Base rate includes net rate 1.75% (net 0.75%) ** Rate includes net rate of 0.75% and 11.75% (net 10.00%) ** Includes Annualised 0.5% and 0.00% ** Includes Annualised 0.5% and 0.00%

MORTGAGES

Fixed Rate Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Leaders SVR	Duration	Max LTV	Arr/Bkg Fee	Early Repayment Charge Unit
West Bromwich BS	01454 55 73 74	5.25%	7.8%	31-Jul-10	40%	£350	31-Jul-10
West Bromwich BS	01454 55 73 74	5.25%	7.8%	30-Nov-17	95%	£350	30-Nov-17
Cheshire BS	08450 56 50 00	5.25%	7.75%	2 Years	95%	£1,400	2 Years

Capped Rate Mortgages (rate displayed is capped level)

Lender	Contact	Rate	Leaders SVR	Duration	Max LTV	Arr/Bkg Fee	Early Repayment Charge Unit
National Counties BS	01272 74 41 00	5.99%	7.8%	31-Jul-10	40%	£350	31-Jul-10
Arndley & Pugh BS	0800 77 44 99	5.99%	7.39%	30-Jun-10	40%	£350	none
Grain Money	08456 03 82 72	6.05%	7.8%	31-Oct-09	95%	£350	31-Oct-09

Discount Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Leaders SVR	Duration	Max LTV	Arr/Bkg Fee	Early Repayment Charge Unit
Barclay BS	08000 53 00 00	5.19%	7.7%	2 Years	75%	£350	2 Years
Aviva BS	01783 38 36 75	5.75%	7.0%	5 Years	75%	£1	1 Year
Chesham BS	08000 88 47 84	5.8%	7.0%	10 Years	50%	£350	3 Years

First Time Buyer Mortgages (95% LTV, no HLC fee, variable unless stated)

Lender	Contact	Rate	Leaders SVR	Duration	Max LTV	Arr/Bkg Fee	Early Repayment Charge Unit
Cheltenham & Gloucester	08000 28 06 39	5.28% (BRT) 7.2%	7.2%	31-Dec-09	95%	£2,414**	31-Dec-09
Derbyshire BS	08000 88 20 20	5.35% (BRT) 7.2%	7.2%	31-Mar-13	95%	£350	31-Mar-13
Co-operative Bank	08000 39 49 52	5.35% (BRT) 7.2%	7.2%	31-Dec-17	95%	£350	31-Dec-17

100% Mortgages (discounted rate unless stated)

Lender	Contact	Rate	Leaders SVR	Duration	Max LTV	Arr/Bkg Fee	Early Repayment Charge Unit
Bank of Ireland	08450 00 80 00	6.25%	7.4%	31-Dec-12	100%	£350	31-Dec-12
Saffron BS	08000 72 11 00	6.25%*	7.20%	3 Years	100%	£350	3 Years
Country BS	08457 66 95 22	6.45%*	7.4%	31-Dec-10	100%	£350	31-Dec-10

(R) = Fixed Rate (BRT) = Base Rate Tracker (Arr/Bkg = Combined Arrangement and Booking Fee) * Only on 1st ** Fee based on base of £25,000 *** First Time Buyer only

TRAVEL INSURANCE

Worldwide annual multi-trip cover for a family of 4 (2 adults aged 35 & 30 and 2 children aged 10 & 8)

Provider	Contact	Premium	Medical Expenses	Cancellation Expenses	Personal Accident
Fluoride Direct*	www.moneysupermarket.com	£43.00	£10 million**	£3,000**	£1,500**
Coast 24 Global Multi Trip Worldwide	www.moneysupermarket.com	£43.00	£5 million**	£2,000**	£1,500**

Standard Annual Multi Trip Double Excess

14 days single trip to Spain for an individual aged 30

Provider	Contact	Premium	Medical Expenses	Cancellation Expenses	Personal Accident
Star Global**	www.moneysupermarket.com	£5.95	£10 million**	£3,000**	£2,000**
Star Trip	www.moneysupermarket.com	£5.95	£10 million**	£3,000**	£2,000**
Primary Insurance	08702 20 06 34	£7.01	£5 million**	£5,000**	£1,500**

** Premiums include baggage excess
* Insurance provided by Allianz - UK based to access

ENDING OVERSPENDING

£5 FREE!

Get yours today!

Top-up as you go and control your cash

Simple - It's easy to set up, there are no credit checks and you don't need a bank account.

Stress Free - A great way to manage your money with reassurance that you cannot overspend.

Secure - Shop online, over the phone or by mail order - it's simple, secure and far safer than carrying cash.

Direct Access - Withdraw cash from

Page 14 of 32

Daily Express (Wednesday)

Unlock Your Pension
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 0800 456 3330

new interest rate
 The new interest rate for...
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Compare over 4000 savings accounts
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 express.co.uk/money

YourMoney

DAILY EXPRESS BEST SAVINGS

IF YOU HAVE £100 TO SAVE

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

IF YOU HAVE £1,000 TO SAVE

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

IF YOU HAVE £10,000 TO SAVE

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£10,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£10,000	4.25%

NOTICE ACCOUNTS

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

TAX-FREE SAVINGS PRODUCTS

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

INTERNET-ONLY AND FIXED-RATE BONDS

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

Compulsory purchase annuities (same as £10,000, as at 20/05/2008)

Contact	Account	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£10,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£10,000	4.25%

YourMoney

MORTGAGES & LOANS

MORTGAGE SELECTION

Provider	Contact	Rate	Min. Term	Deposit	APR	APR	APR	APR	APR
First Direct	0800 24 24 24	4.75%	12	5%	2.99%	4.75%	4.75%	4.75%	4.75%
First Direct	0800 24 24 24	4.75%	12	5%	2.99%	4.75%	4.75%	4.75%	4.75%

CHILD TRUST FUNDS

Provider	Contact	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

CREDIT CARDS

Provider	Contact	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

PERSONAL LOANS

Provider	Contact	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

OVERDRAFTS

Provider	Contact	Rate	Min. Term	Deposit	APR
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%
Agri 100 Bank	Agri 100 Bank	4.25%	12	£1,000	4.25%

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Daily Mail (Wednesday)

46 MONEYMAIL: BORROW IT

Daily Mail, Wednesday, January 30, 2008

Mortgage deals that go in a flash

HOMEOWNERS are being warned not to dilute over cheap mortgage deals after a spate of top rates disappearing at short notice.

Can some occasional mortgagees had alerted a deal, and even written cheques with an application fee, only to find the agreed rate had been sold out.

They are then left with little choice but to sign on at a higher rate.

An investigation by trade title Mortgage Adviser discovered that several banks and building societies were pulling out cheap home loan rates for a very limited period or withdrawing them at very short notice.

The trend began a fortnight ago when Britain's biggest mortgage lender Halifax brought out a market-leading two-year tracker rate at 1.11% below the Bank of England base rate.

However, less than 48 hours later the rate was gone. By way of explanation Halifax said: 'A lot of our rates are only available for a very limited period.'

Since then lenders have reported that other lenders have followed suit. Coventry Building Society and Direct & West have both withdrawn market-leading deals at short notice, leaving homeowners who had applied for the rate in the lurch.

Coventry says it tries to give two day notice before withdrawing a rate, while Direct & West claimed its deals were so popular that there had been high demand.

However, both admitted that market conditions were so dynamic at the moment that they had been forced to act quickly.

BEST BUYS: MORTGAGES, CREDIT CARDS & PERSONAL LOANS

MORTGAGES	Contact	Rate	Details	Max. term	Fee	Monthly payments	Total cost
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240

CREDIT CARDS	Contact	Rate	Details	Max. term	Fee	Monthly payments	Total cost
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240

PERSONAL LOANS	Contact	Rate	Details	Max. term	Fee	Monthly payments	Total cost
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240
Agri 100 Bank	0800 24 24 24	4.75%	12	5%	2.99%	£480	£15,240

BIG INTEREST

Want to keep the... off

Top-paying accounts for families

NORWICH & Peterborough has launched three top-paying accounts aimed at families.

Its Family Young Saver joins our Best Buys table, paying 5.8pc before savings tax to children up to age 18 on a minimum £1. It comes with a guarantee to pay at least Bank of England base rate — currently 5.5pc — less 0.5pc until January 1, 2010.

Its Family Easy Access account pays 3.8pc after savings tax (4.76pc before tax) and guarantees to pay no less than 1pc below base rate before tax until January 1, 2010.

The rate and guarantee make it a strong contender for our Best Buys in the High Street table, but it marginally misses out to the Post Office Instant Saver, which has a wider distribution network than Norwich & Peterborough's 55 branches in the eastern counties.

Its Family Regular Saver account pays a fixed 6.4pc (8pc) for the first year as long as you make 12 monthly payments in the year, minimum £1, maximum £250. The new accounts are on offer from Friday and will be open to families with children aged 18 or under — or up to 18 if still in full-time education.

■ **BARCLAYS** Bank is to cut savings rates from Friday. Rates will go down by a further 0.25pc before tax, making a total of 0.5pc against a fall in Bank of England base rate of 0.25pc.

By Morris@dailygmat.co.uk

BEST BUYS: VARIABLE RATE SAVINGS ACCOUNTS

PROVIDER	TEL	ACCOUNT	GUARANTEE (*)	MINIMUM DEPOSIT	BEFORE TAX	AFTER 20% TAX	AFTER 40% TAX
IN THE HIGH STREET							
Stroud & Swindon BS	0845 725 2423	Branch Premier 2	to Dec 2010	100	6.10	4.88	3.66
Coventry BS	0845 766 3522	Family 1st Saver**	1 year	1	6.00	4.80	3.60
Skipton BS	08457 171 777	Branch Access	no	500	5.35 (a)	4.28	3.21
Halifax	0845 726 3646	Guaranteed Saver	to Jan 2013	2,500	5.50	4.40	3.30
Derbyshire BS	08456 004 005	EasySave Tracker 2	1 year	100	5.50	4.40	3.30
Post Office	0800 169 7500	Instant Saver	no end date	500	4.75 (a)	3.80	2.85
TELEPHONE (T) and POSTAL (P) ACCOUNTS							
Anglo Irish (d)	08454 55 22 22	Easy Access (T/P)	to Jan 2009	1	6.30	5.04	3.78
Heritable Bank	08456 07 12 12	Easy Access 2	to Jan 2010	1,000	6.21	4.97	3.73
Scarborough BS	0845 498 4522	Direct Exclusive (T)	2 years	1,000	6.10	4.88	3.66
Coventry BS	0845 766 3522	Family 1st Saver (T)**	1 year	1	6.00	4.80	3.60
Birmingham Midlands	0845 602 2828	Direct Savings (T)	no	1	5.75	4.60	3.45
INTERNET ACCOUNTS							
ICICI Bank UK (d)	www.icicibank.co.uk	HSave	to Dec 2011	1	6.41	5.13	3.85
Bradford & Bingley	www.bradford-bingley.co.uk	Internet Saver 2	to July 2009	1	6.40	5.12	3.84
Landsbanki (d)	www.icesave.co.uk	Easy Access	to Oct 2010	250	6.30	5.04	3.78
Principality BS	www.principality.co.uk	ESaver	no	1	6.30	5.04	3.78
CASH ISAs: Branch (B), Telephone (T), Postal (P) and Internet (Int)							
Landsbanki	www.icesave.co.uk	Cash Isa	to Jan 2013	1,000	6.10	6.10	6.10
Kent Reliance BS	08451 22 00 22	Direct Mini Cash Isa (P)	no	1	6.05	6.05	6.21
National Savings & Investments (c)	0500 500 000	Direct Isa (T/int)	to April 2008	1,000	6.05	6.05	6.05
Yorkshire BS	www.ybs.co.uk	Eisa (Int)	no	10	5.80	5.80	5.80
Bradford & Bingley	www.bradford-bingley.co.uk	Eisa (Int)	to June 2009	1,000	5.80	5.80	5.80
Skipton BS	0845 717 777	Mini Cash Isa (B)	no	50	5.70	5.70	5.70
FOR PENSIONERS IN THE HIGH STREET							
Skipton BS	0845 717 777	Pension Plus	no	500	5.60	4.48	3.36
Nationwide BS	0800 302010	Monthly Income 60+	to Jan 2011	1	5.60	4.48	3.36
Norwich & Peterborough BS	0845 300 2511	50 Plus Savings	to Jan 2010	5,000	5.60	4.48	3.36
Coventry BS	0845 766 3522	Sixty-Plus Saver 2	to June 2010	500	5.50	4.40	3.30
Newcastle BS	0845 606 3522	55 Account	to April 2010	1	5.50	4.40	3.30
CHILDREN'S ACCOUNTS IN THE HIGH STREET							
Chelsea BS	01242 283 593	Ready Steady Save	no	1	5.95	4.76	3.57
Yorkshire BS	0845 1200 100	One Day/Freedom	no	10	5.90	4.72	3.54
Halifax	08457 263 646	Save4it	no	1	5.80	4.64	3.48
Norwich & Peterborough BS	0845 300 2511	Family Young Saver	to Jan 2010	1	5.80	4.64	3.48

* Rate as listed to Bank of England base rate. ** Available only to those who pay their child/benefit into its Family First Benefit account. (a) Rates exclude short-term bonus. (b) Age 50 and over only. (c) No transfers of last from other companies accepted. (d) Rate has not yet been reduced following 0.25pc fall in base rate on December 6. TABLE COMPILED BY SIONA MORRIS. See www.thisismoney.co.uk for savings update



Regular savers

Daily Mirror (Wednesday) Text not extractable

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money
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BEST MORTGAGE BUYS

Product	Interest Rate	Starting Rate	APR	Duration	Max LTV	Arrival Fee	Penalties
FIXED RATE MORTGAGES (25 YEARS)							
First Direct	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Norwich Building Soc	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Yorkshire Bk	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
FIXED RATE MORTGAGES (10 YEARS)							
First Direct	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Norwich Building Soc	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Yorkshire Bk	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
FIXED RATE MORTGAGES (5 YEARS)							
First Direct	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Norwich Building Soc	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years
Yorkshire Bk	5.99%	6.00%	6.2%	2 Years	95%	£1,999	2 Years

WHERE TO BORROW MONEY

Product	Interest Rate	APR	Duration	Max LTV	Arrival Fee	Penalties
UNSECURED LOANS (£10,000 over 90 months)						
First Direct	6.99%	11.1%	36 Months	95%	£12.99	36 Months
Norwich Building Soc	6.99%	11.1%	36 Months	95%	£12.99	36 Months
Yorkshire Bk	6.99%	11.1%	36 Months	95%	£12.99	36 Months
SECURED LOANS (£10,000 over 90 months)						
First Direct	6.99%	11.1%	36 Months	95%	£12.99	36 Months
Norwich Building Soc	6.99%	11.1%	36 Months	95%	£12.99	36 Months
Yorkshire Bk	6.99%	11.1%	36 Months	95%	£12.99	36 Months

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CREDIT CARDS

Provider	Card	Type	Rate	Term	APR
Barclaycard	Barclaycard Gold	MasterCard	0%	18 Months	0.99%
First Direct	First Direct Gold	MasterCard	0%	18 Months	0.99%
Norwich Building Soc	Norwich Building Soc Gold	MasterCard	0%	18 Months	0.99%
Yorkshire Bk	Yorkshire Bk Gold	MasterCard	0%	18 Months	0.99%

CASH ISAs

Provider	Product	Account	Rate	Term	Deposit	APR
Barclaycard	Barclaycard Gold	MasterCard	0%	18 Months	0.99%	0.99%
First Direct	First Direct Gold	MasterCard	0%	18 Months	0.99%	0.99%
Norwich Building Soc	Norwich Building Soc Gold	MasterCard	0%	18 Months	0.99%	0.99%
Yorkshire Bk	Yorkshire Bk Gold	MasterCard	0%	18 Months	0.99%	0.99%

MAKE THE MOST OF YOUR SAVINGS

Provider	Product	Account	Rate	Term	Deposit	APR
Barclaycard	Barclaycard Gold	MasterCard	0%	18 Months	0.99%	0.99%
First Direct	First Direct Gold	MasterCard	0%	18 Months	0.99%	0.99%
Norwich Building Soc	Norwich Building Soc Gold	MasterCard	0%	18 Months	0.99%	0.99%
Yorkshire Bk	Yorkshire Bk Gold	MasterCard	0%	18 Months	0.99%	0.99%

NATIONAL SAVINGS & INVESTMENTS

Product	Rate	Max	APR	Interest
Barclaycard	0.99%	£1,000	0.99%	Monthly
First Direct	0.99%	£1,000	0.99%	Monthly
Norwich Building Soc	0.99%	£1,000	0.99%	Monthly
Yorkshire Bk	0.99%	£1,000	0.99%	Monthly

OVERDRAFT RATES

Provider	Product	Account	Rate	Term	Deposit	APR
Barclaycard	Barclaycard Gold	MasterCard	0%	18 Months	0.99%	0.99%
First Direct	First Direct Gold	MasterCard	0%	18 Months	0.99%	0.99%
Norwich Building Soc	Norwich Building Soc Gold	MasterCard	0%	18 Months	0.99%	0.99%
Yorkshire Bk	Yorkshire Bk Gold	MasterCard	0%	18 Months	0.99%	0.99%

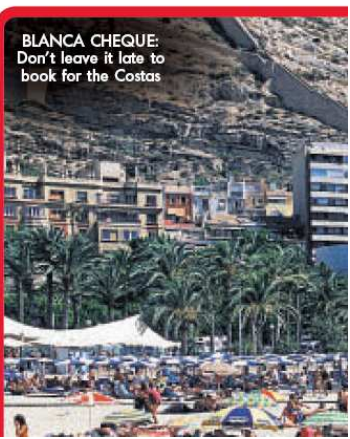
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money

ISA POPULAR 50

Fund	£1,000 invested 1 year ago	£1,000 invested 3 years ago	Latest price	Morningstar Rating	Telephone	Fund	£1,000 invested 1 year ago	£1,000 invested 3 years ago	Latest price	Morningstar Rating	
Abn-Amro Asia Pacific A Acc	1128	1715	1.21	***	0800 092 2051	Jupiter Income	854	1284	4.84	***	020 7314 7600
Antares European Growth	929	1482	2.16	***	0800 092 2051	Jupiter UK Growth	884	1382	1.9	***	020 7314 7600
Antares Income Inc	871	1200	1.99	***	0800 092 2051	L&G European Index R Inc	1042	1525	2.01	***	444 00292 098 3512
Antares UK Special Situations	879	1252	3.07	***	0800 092 2051	L&G Fixed Interest R Inc	996	1055	0.59	***	444 00292 098 3512
AXA Framlington UK Real Estate Inc	890	1275	9.59	***	44 09465 777 5511	L&G High Income R Inc	907	1104	0.53	***	444 00292 098 3512
AXA UK Equity Income R Inc	863	1156	1.11	***	44 0020 7005 1000	L&G UK Index R Inc	909	1353	1.22	***	444 00292 098 3512
CBS UK Growth	915	1277	3.59	***	44 09457 464549	Liontrust First Income	800	1101	1.54	***	444 00207 954 4772
Fidelity American	949	1159	14.48	***	44 09800 414 181	M&G Cheffland	985	1229	13.79	***	020 7828 4588
Fidelity European	999	1470	11.89	***	44 09800 414 181	M&G Corporate Bond A Inc	1002	1079	0.30	***	020 7828 4588
Fidelity Money Builder Income	1023	1101	0.30	***	44 09800 414 181	M&G Global Basics A Inc	1071	1685	5.18	***	020 7828 4588
Fidelity South East Asia	1343	2300	3.07	***	44 09800 414 181	M&G Global Leaders A Inc	949	1470	1.59	***	020 7828 4588
Fidelity Special Situations	958	1387	17.05	***	44 09800 414 181	M&G Recovery A Inc	903	1448	0.95	***	020 7828 4588
Fidelity Wealth Builder	953	1204	0.94	***	44 09800 414 181	Merrill Lynch UK Dynamic R Inc	958	1357	1.43	***	44 207 745 3000
Fidelity Asia Pac Leaders A	1259	1985	2.42	***	0800 587 4141	New Star European Growth Rl	913	1397	0.95	***	020 7224 9200
Invesco Corporate Bond Acc	978	1056	1.17	***	020 7095 4000	Newton Higher Income	896	1204	0.83	***	0500 890000
Invesco High Income Inc	925	1480	3.23	***	020 7095 4000	Newton Income	1032	1327	6.18	***	0500 890000
Invesco Income Inc	924	1480	12.87	***	020 7095 4000	Newton Managed	1027	1390	4.99	***	0500 890000
Invesco Intl Equity Acc	928	1220	2.76	***	020 7095 4000	Rathbone Income Inc	824	1198	7.1	***	444 0020 7399 0000
Invesco Monthly Income + Inc	924	1147	6.90	***	020 7095 4000	Schroder UK Alpha Plus Acc	922	1424	1.01	***	0800 718777
Invesco UK Growth	876	1224	3.37	***	020 7095 4000	Schroder UK Mid250 Acc	801	1308	1.23	***	0800 718777
Invesco Cautious Mgd A Acc	860	1078	1.8	***	44 00207 597 1900	Thameside UK Fund 1	976	1323	0.77	***	302 229680-1
JPM Natural Resources A Acc	1207	2315	7.99	***	44 00 20 7742 9900	Virgin UK Index Tracking	949	1309	1.90	***	44 0945 910 1010
Jupiter Income	906	1378	6.50	***	020 7314 7600	Average Fund	844	1257	2.82	***	

Performance figures are based on the best performing fund in the Morningstar Category. The Overall Morningstar Rating published here is based on a weighted average of a fund's 1-, 3-, and 5-year ratings, depending on the length of its record. Source: © 2008 Morningstar, Inc. All rights reserved.



Independent (Saturday) -Text not extractable

Best Buys: Savings Sponsored by **moneysupermarket.com**
the price comparison site

No-notice accounts (with bonus) Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver (June 21)	Instant	4.28%	Monthly
The A&A	0444 54 84 34	AA Lifetime Access Account	Instant	4.00%	Yearly
1st Choice Bank	04663 59 29 06	1 & 2 Access Extra Bonus 2%	Instant	4.00%	Weekly
Cliffbank	0465 68 88 00	Special Saver (June 21)	Instant	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Instant	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

No-notice accounts (without bonus) Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Instant	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

Internet Accounts Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
1st Choice Bank	www.1stchoicebank.com	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	www.cliffbank.com	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	www.cliffbank.com	Special Saver Account	Instant	4.00%	Monthly
Cliffbank	www.cliffbank.com	Special Saver Account	Instant	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

Notice accounts Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

Regular savings accounts Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
1st Choice Bank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

Mini Cash ISAs Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	90 Days	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

Fixed-rate bonds Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver Account	26 June 09	4.00%	To Maturity
Cliffbank	0465 68 88 00	Special Saver Account	1 Year	4.00%	To Maturity
Cliffbank	0465 68 88 00	Special Saver Account	5 Months	4.00%	To Maturity
Cliffbank	0465 68 88 00	Special Saver Account	1 Year	4.00%	To Maturity

*Products subject to change without notice. **Conditions apply for a limited period.

Child trust funds (cash-based) Source: www.moneysupermarket.com

Contact	Account	Notice/Term	Deposit	AER	Interest Paid
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly
Cliffbank	0465 68 88 00	Special Saver Account	Term	4.00%	Monthly

*Products subject to change without notice. **Conditions apply for a limited period.

10. THE INDEPENDENT SATURDAY 26 JANUARY

How to keep the cost of dental care to a minimum

Millions are now unable to get NHS treatment but help is available. **By Helen Monks**

When that tell-tale throb in the gums signals a trip to the dentist, many people are not just in fear of the pain of the drill, they are also anticipating some financial discomfort.

A recent Citizens Advice report showed that more than seven million people in England and Wales have been unable to get an NHS appointment in the past 20 months, leading two thirds of these individuals to opt for private treatment, while another third decided to simply suffer and do without treatment of any kind.

It is estimated that around one million people have lost their NHS dentists since new contracts for dentists were introduced in April last year. These agreements demanded changes in working practices that many dentists were unhappy about, causing a total of 2,000 to refuse to sign the new contracts and subsequently opt out of offering treatment on the NHS.

The 400 treatments available on the NHS each used to come with different fees, but there are now three standard charges, though these charge rates set at different levels and there are different frameworks for England, Wales, Scotland and Northern Ireland.

In England, band-one procedures cost £250 and include examinations, a scaling and polish, and X-rays. At £450, band-two charges cover basic treatment such as fillings, root-canal work and extraction, while band three, at a price of £244, includes more complex procedures such as crowns or bridges.

There are a limited number of people who are eligible for NHS treatment, such as those under 18 and those with a long-term condition, and those who have been referred to a specialist, and those who have been referred to a specialist.

If you want to try an NHS dentist currently accepting patients, go to www.nhs.uk and click on the 'find a dentist' link. You can also check the NHS website for a list of dentists in your area.

If you have problems finding an appropriate dentist, you can expect bills of more than £1,000 a month for private treatment.

For example, as a result of an examination and X-rays, you might be offered a root canal treatment around £200, one which is up to around the cost of a root canal treatment around £200.

There are, however, a number of ways in which you can reduce the cost of dental treatment, such as using a dental plan or insurance.

Maintenance plans available from some dentists and the NHS cover the work as well as an emergency work. They are around £10 a month. Unlike some cost being accepted onto a

Best Buys: Borrowing



Mortgages						
Lender	Contact	Rate	Period	Max LTV	Fee	Redemption penalties
Fixed Rates (with no extended redemption fee)						
First Direct	0855 28 28 28	4.25%	1 Year	95%	£1,000	2 Years
National Loans Ltd	01753 35 45 35	4.25%	10 Years	95%	£100	2-10 Years
Star Mortgage Ltd	04544 14 25 25	4.25%	25 Years	95%	£200	2-25 Years
Fixed Rates (with extended redemption fee)						
Market Mortgage Ltd	01938 44 33 44	4.25%	1 Year	95%	£100	1 Year
Nations & Partners Ltd	04551 64 25 25	4.25%	2 Years	95%	£100	1 Year
Direct 1 Mortgage Ltd	0800 75 25 25	4.25%	5 Years	95%	£200	2-5 Years
Fixed Rates (rate displayed is capped rate)						
Nations Loans Ltd	01717 35 45 35	5.25%	25 Years	95%	£100	25 Years
Direct 1 Mortgage Ltd	0855 44 33 44	5.25%	25 Years	95%	£200	25 Years
Castle Finance	04554 03 35 35	5.25%	25 Years	95%	£200	25 Years
Discounted Variable Rates (with no extended redemption fee)						
First Direct	0855 28 28 28	4.25%	1 Year	95%	£1,000	2 Years
Nations Loans Ltd	01753 35 45 35	4.25%	1 Year	95%	£100	2 Years
Star Mortgage Ltd	04554 14 25 25	4.25%	1 Year	95%	£200	2 Years
Best Buy Buy-to-Let (with no extended redemption fee)						
Star Mortgage Ltd	04554 14 25 25	5.25% (BT)	25 Years	95%	£200	25 Years
Nations Loans Ltd	04554 03 35 35	5.25% (BT)	25 Years	95%	£200	25 Years
Star Mortgage Ltd	04554 14 25 25	5.25% (BT)	25 Years	95%	£200	25 Years
Long Term Variable Rates						
Market Mortgage Ltd	01938 44 33 44	5.25%	Term	95%	Nil	None
Castle Finance	04554 03 35 35	5.25%	Term	95%	£200	1-25 Years
Star Mortgage Ltd	04554 14 25 25	5.25%	Term	95%	Nil	1 Year
RDN Mortgage Rates						
Market 1st Direct	04551 64 25 25	5.25%	25 Years	95%	£200	25 Years
Castle Finance	04554 03 35 35	5.25%	25 Years	95%	£200	25 Years
Star Mortgage Ltd	04554 14 25 25	5.25%	25 Years	95%	£200	25 Years
Difficult Mortgage Rates						
Market Mortgage Ltd	01938 44 33 44	5.25% (DT)	Term	95%	£100	None
First Direct	0855 28 28 28	5.25% (DT)	Term	95%	£1,000	2 Years
Castle Finance	04554 03 35 35	5.25% (DT)	Term	95%	£200	1 Year
Unsecured personal loans						
Source: www.money supermarket.com						
Lender	Contact	Typical APR	Without insurance			
Best Buy Loans for £5,000 over 3 years						
Moneyback Direct Loan	www.moneybackdirect.com	5.2%	£10,510			
Moneyback Loan	www.moneyback.com	5.2%	£10,527			
Moneyback Finance	www.moneybackfinance.com	5.2%	£10,548			
Moneyback Finance	www.moneybackfinance.com	5.2%	£10,561			
Moneyback Finance	www.moneybackfinance.com	5.2%	£10,577			
Moneyback Finance	www.moneybackfinance.com	5.2%	£10,591			
Best Buy Loans for £20,000 over 5 years						
Moneyback Direct Loan	www.moneybackdirect.com	5.2%	£29,545			
Moneyback Loan	www.moneyback.com	5.2%	£29,562			
Moneyback Finance	www.moneybackfinance.com	5.2%	£29,583			
Moneyback Finance	www.moneybackfinance.com	5.2%	£29,604			
Moneyback Finance	www.moneybackfinance.com	5.2%	£29,620			
Moneyback Finance	www.moneybackfinance.com	5.2%	£29,634			
Credit cards - balance transfers						
Source: www.money supermarket.com						
Lender	Contact	Type	Balance transfer rate	Util	Typical APR (Variable)	Fee
Virgin	08555 34 34 34	MasterCard	0%	10 Months	5.25%	Nil
Star	www.star.com	Visa	0%	9 Months	5.25%	Nil
Star	www.star.com	Visa	0%	9 Months	5.25%	Nil
Star	www.star.com	MasterCard	0%	9 Months	5.25%	Nil
Credit cards - introductory purchase rates						
Source: www.money supermarket.com						
Lender	Contact	Type	Introductory rate	Util	Typical APR (Variable)	Fee
Virgin	www.virgin.com	MasterCard	0%	10 Months	5.25%	Nil
Star	www.star.com	Visa	0%	9 Months	5.25%	Nil
Star	www.star.com	Visa	0%	9 Months	5.25%	Nil
Star	www.star.com	MasterCard	0%	9 Months	5.25%	Nil
Credit cards - standard purchase rates						
Source: www.money supermarket.com						
Lender	Contact	Type	Monthly rate (variable)	Typical APR (variable)	Fee	
Moneyback	www.moneyback.com	Visa	0.25%	5.25%	Nil	
Star	www.star.com	Visa	0.25%	5.25%	Nil	
Star	www.star.com	Visa	0.25%	5.25%	Nil	
Star	www.star.com	MasterCard	0.25%	5.25%	Nil	
Star	www.star.com	MasterCard	0.25%	5.25%	Nil	
Credit cards - cashback						
Source: www.money supermarket.com						
Lender	Contact	Type	Standard cashback %	On spend over	Typical APR (variable)	
Star	04477 43 43 21	MasterCard	2%	£1,000	5.25%	
Star	01717 42 42 31	Visa	2%	£1,000	5.25%	
Star	04551 64 25 25	MasterCard	2%	£1,000	5.25%	
Star	www.star.com	Visa	2%	£1,000	5.25%	

12.

Dam

The foundations shook a Walsley, the plumbing and building materials group as 2800m of value was wiped off its stock as the first shares changed hands. The group warned that profits for the five months to the end of December are likely to be down by almost a third. The slump in US housing demand has blame. The crisis is also spreading to Europe.

Walsley is carrying out urgent repair work on its own roads but it may not be enough to stop the roof falling in again. The group admits present market conditions are likely to worsen December mortgages and tougher lending policies are being home sales to near standstill, while the commercial building market remains fragile.

The conditions may throw up opportunities for Walsley and its bolt-on acquisition went firm during the spell together trading means under the night fall.

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Guardian – Money (Saturday)

Money Saturday Guardian 26.01.08

7

Best buys



Guardian Money has picked a few picks... in a market where interest rates are... please to our Money section. This guide... is free. For your copy of our Money...

The Guardian Money has a guide... in the Money section. This guide... is free. For your copy of our Money...

Savings					Mortgages				
Fixed rate					Discounted variable rate				
Product	Contract	Initial term	Rate	Notes	Product	Contract	Initial term	Rate	Notes
Bank of Scotland	£100,000-£250,000	1 year	4.25%	2y	First Direct	£50,000-£250,000	1 year	3.75%	2y
Barclaycard	£100,000-£250,000	1 year	4.25%	2y	First Direct	£50,000-£250,000	1 year	3.75%	2y
Bank of Ireland	£100,000-£250,000	1 year	4.25%	2y	First Direct	£50,000-£250,000	1 year	3.75%	2y

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Financial Times – Money (Saturday)

10 ★ FINANCIAL TIMES JANUARY 5/JANUARY 6 2008

Databank

SAVINGS AND INVESTMENTS

SAVINGS

Account	Asset	Units	Value	Dividend	Yield
Windsor	Windsor	1000	1000.00	0.00	0.00%
Windsor	Windsor	1000	1000.00	0.00	0.00%
Windsor	Windsor	1000	1000.00	0.00	0.00%

RETIREMENT INCOME SNAPSHOT

Plan	Balance	Income	Yield
Windsor	1000.00	0.00	0.00%
Windsor	1000.00	0.00	0.00%
Windsor	1000.00	0.00	0.00%

NATIONAL SAVINGS & INVESTMENTS

Account	Asset	Units	Value	Dividend	Yield
Windsor	Windsor	1000	1000.00	0.00	0.00%
Windsor	Windsor	1000	1000.00	0.00	0.00%
Windsor	Windsor	1000	1000.00	0.00	0.00%

PERMANENT INTEREST-BEARING SHARES

Company	Price	Yield
Windsor	1000.00	0.00%
Windsor	1000.00	0.00%
Windsor	1000.00	0.00%

CASH ISAS

Bank	Rate	Term
Windsor	0.00%	12 months
Windsor	0.00%	24 months
Windsor	0.00%	36 months

STERLING BOND PRICES

Issue	Price	Yield
Windsor	1000.00	0.00%
Windsor	1000.00	0.00%
Windsor	1000.00	0.00%

For additional data and market reports go to: www.ft.com/markets

FINANCIAL TIMES JANUARY 5/JANUARY 6 2008

DEBT

MORTGAGES

Product	Rate	Term	Fee	Redemption Penalty and Incentive
Fixed Rate	5.50%	2 years	£1,450	1st 2 yrs: 50% of advance. Flexible option. Free redemption.
Windsor	5.50%	2 years	£1,450	To 24.10.08: 2% of sum repaid. No RLC.
Windsor	5.50%	2 years	£1,450	To 24.10.08: 1% of sum repaid. Free valuation. Help towards legal fees (max £250). No RLC.

PERSONAL LOANS

Product	Rate	Term	Fee
Windsor	5.50%	2 years	£1,450
Windsor	5.50%	2 years	£1,450
Windsor	5.50%	2 years	£1,450

CREDIT CARDS

Card	Rate	Fee
Windsor	5.50%	£1,450
Windsor	5.50%	£1,450
Windsor	5.50%	£1,450

LAST WEEK'S PRELIMINARY RESULTS

Company	EPS	Dividend
Windsor	0.00	0.00
Windsor	0.00	0.00
Windsor	0.00	0.00

LAST WEEK'S INTERIM RESULTS

Company	EPS	Dividend
Windsor	0.00	0.00
Windsor	0.00	0.00
Windsor	0.00	0.00

RESULTS DUE NEXT WEEK

Company	EPS	Dividend
Windsor	0.00	0.00
Windsor	0.00	0.00
Windsor	0.00	0.00

Databank

The Daily Telegraph (Saturday)

Supplied by **moneysupermarket.com**

SAVINGS RATES

CONTACT	ACCOUNT	NOTICE/TERM	APPOINT	AER	MIN	MAX	APR
NO NOTICE ACCOUNTS							
West Bromwich BS	Star Easy Access Account	Instant	E1	4.55%	5.20%	3.00%	1.49%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
Barclays & HSBC	M. Type Postal Saver	Instant	E1,000	4.50%	4.90%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1,000	4.50%	5.00%	3.75%	1.50%
NOTICE ACCOUNTS							
Barclays & HSBC	90 Day Easy Access Account	90 Days	E1,000	4.55%	5.20%	3.00%	1.49%
Anglo Irish Bank	90 Day Easy Access Account	90 Days	E1,000	4.50%	5.00%	3.75%	1.50%
First Direct	90 Day Easy Access Account	90 Days	E1,000	4.50%	5.00%	3.75%	1.50%
Barclays & HSBC	3 Month Easy Access Account	3 Months	E1,000	4.50%	5.00%	3.75%	1.50%
Anglo Irish Bank	3 Month Easy Access Account	3 Months	E1,000	4.50%	5.00%	3.75%	1.50%
First Direct	3 Month Easy Access Account	3 Months	E1,000	4.50%	5.00%	3.75%	1.50%
INTEREST ONLY ACCOUNTS							
Barclays & HSBC	Star Easy Access Account	Instant	E1	4.55%	5.20%	3.00%	1.49%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
Barclays & HSBC	M. Type Postal Saver	Instant	E1,000	4.50%	4.90%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1,000	4.50%	5.00%	3.75%	1.50%
MONTHLY INTEREST							
West Bromwich BS	Star Easy Access Account	Instant	E1	4.55%	5.20%	3.00%	1.49%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1	4.50%	5.00%	3.75%	1.50%
Barclays & HSBC	M. Type Postal Saver	Instant	E1,000	4.50%	4.90%	3.75%	1.50%
First Direct	Easy Access Account	Instant	E1,000	4.50%	5.00%	3.75%	1.50%
FIXED RATE BONDS							
Barclays & HSBC	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%
Anglo Irish Bank	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%
First Direct	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%
Barclays & HSBC	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%
Anglo Irish Bank	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%
First Direct	Fixed Rate Bonds	1 Year	E1,000	4.50%	5.00%	3.75%	1.50%

MORTGAGE RATES

CONTACT	RATE	PERIOD	MAX LTV	APR	INCENTIVE	REDEMPTION
FIXED RATE MORTGAGES WITH NO EXTENDED REDEMPTION TERM						
Barclays & HSBC	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Barclays & HSBC	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
ADJUSTABLE & VARIABLE RATES						
Barclays & HSBC	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Barclays & HSBC	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.99%	2 Years	80%	1.49%	Grants with offset facility	2 Years
FIXED RATE MORTGAGES WITH EXTENDED REDEMPTION TERM						
Barclays & HSBC	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Barclays & HSBC	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
Anglo Irish Bank	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years
First Direct	4.75%	2 Years	80%	1.49%	Grants with offset facility	2 Years

NATIONAL SAVINGS & INVESTMENTS

ACCOUNTS AND BONDS	NOTICE OR TERM	DEPOSIT MIN	MAX	AER	INTEREST PAID
Barclays & HSBC	Instant	E100	E200,000	4.55%	Yearly
Anglo Irish Bank	Instant	E100	E200,000	4.50%	Yearly
First Direct	Instant	E100	E200,000	4.50%	Yearly
Barclays & HSBC	Instant	E100	E200,000	4.50%	Yearly
Anglo Irish Bank	Instant	E100	E200,000	4.50%	Yearly
First Direct	Instant	E100	E200,000	4.50%	Yearly
Barclays & HSBC	Instant	E100	E200,000	4.50%	Yearly
Anglo Irish Bank	Instant	E100	E200,000	4.50%	Yearly
First Direct	Instant	E100	E200,000	4.50%	Yearly

CREDIT CARDS AND PERSONAL LOANS

CONTACT	CARD TYPE	INTRODUCTORY PERCENTAGE	STANDARD RATE	INTEREST FREE PERIOD	FEE
Barclays & HSBC	MasterCard	0.00%	12.99%	12 Months	50 Days Nil
Anglo Irish Bank	MasterCard	0.00%	12.99%	12 Months	50 Days Nil
First Direct	MasterCard	0.00%	12.99%	12 Months	50 Days Nil
Barclays & HSBC	MasterCard	0.00%	12.99%	12 Months	50 Days Nil
Anglo Irish Bank	MasterCard	0.00%	12.99%	12 Months	50 Days Nil
First Direct	MasterCard	0.00%	12.99%	12 Months	50 Days Nil

ANNUITIES: How much annual income for life £10,000 buys you

CONTACT	LEVEL GUARANTEE	LEVEL GUARANTEED	ESCALATING 5% P.A.	WITHOUT GUARANTEE	RPI-LINKED
Barclays & HSBC	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.
Anglo Irish Bank	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.
First Direct	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.
Barclays & HSBC	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.
Anglo Irish Bank	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.
First Direct	£111.20 p.a.	£140.00 p.a.	£148.00 p.a.	£148.00 p.a.	£148.00 p.a.

Sunday Express (Your Money)

SUNDAY EXPRESS BEST SAVINGS

IF YOU HAVE £100 TO SAVE

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Star Easy Access Account	Instant	E1	4.55%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%
First Direct	Easy Access Account	Instant	E1	4.50%

IF YOU HAVE £1,000 TO SAVE

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Star Easy Access Account	Instant	E1,000	4.55%
Anglo Irish Bank	Easy Access Account	Instant	E1,000	4.50%
First Direct	Easy Access Account	Instant	E1,000	4.50%

IF YOU HAVE £10,000 TO SAVE

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Star Easy Access Account	Instant	E10,000	4.55%
Anglo Irish Bank	Easy Access Account	Instant	E10,000	4.50%
First Direct	Easy Access Account	Instant	E10,000	4.50%

NOTICE ACCOUNTS

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Star Easy Access Account	Instant	E1	4.55%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%
First Direct	Easy Access Account	Instant	E1	4.50%

FIXED RATE SAVINGS PRODUCTS

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Fixed Rate Bonds	1 Year	E1,000	4.50%
Anglo Irish Bank	Fixed Rate Bonds	1 Year	E1,000	4.50%
First Direct	Fixed Rate Bonds	1 Year	E1,000	4.50%

INTEREST ONLY AND FLEXI-MONEY

Contact	Account	Notice/Term	Deposit	AER
Barclays & HSBC	Star Easy Access Account	Instant	E1	4.55%
Anglo Irish Bank	Easy Access Account	Instant	E1	4.50%
First Direct	Easy Access Account	Instant	E1	4.50%

MORTGAGES & LOANS

Tourist rates

Provider	Contact	Rate	Location	Period	Price
Barclays & HSBC	Star Easy Access Account	4.75%	London	1 Week	£149
Anglo Irish Bank	Easy Access Account	4.75%	London	1 Week	£149
First Direct	Easy Access Account	4.75%	London	1 Week	£149

MORTGAGE SELECTION

Provider	Contact	Rate	Location	Period	Price
Barclays & HSBC	Star Easy Access Account	4.75%	London	1 Week	£149
Anglo Irish Bank	Easy Access Account	4.75%	London	1 Week	£149
First Direct	Easy Access Account	4.75%	London	1 Week	£149

PERSONAL LOANS

Provider	Contact	Rate	Location	Period	Price
Barclays & HSBC	Star Easy Access Account	4.75%	London	1 Week	£149
Anglo Irish Bank	Easy Access Account	4.75%	London	1 Week	£149
First Direct	Easy Access Account	4.75%	London	1 Week	£149

OVERDRAFTS

Provider	Contact	Rate	Location	Period	Price
Barclays & HSBC	Star Easy Access Account	4.75%	London	1 Week	£149
Anglo Irish Bank	Easy Access Account	4.75%	London	1 Week	£149
First Direct	Easy Access Account	4.75%	London	1 Week	£149

Independent on Sunday (Money)- Text not extractable

THE INDEPENDENT ON SUNDAY
27 JANUARY 2009

MONEY 23

Wealth check

It's so hard to transcend when debts disturb your yin and yang

The patient

Two years ago, Anoushka Plett, 31, left her job in marketing at a blue-chip firm to set up a yoga school. "I wanted more autonomy, so decided to start my own business," she says. But while she has successfully pursued her dream career, financial security is proving elusive. Anoushka, who lives in south-west London, earns around £30,000 and hopes to increase her salary as her business grows. As well as the school, she runs her own yoga retreats in Turkey, Egypt, Sri Lanka, Greece and Ibiza.

"But I am struggling at the moment as I still haven't made the transition from being paid a regular salary to managing my own cash flow. And I haven't had time to pay my tax bill and I don't know where this will come from." Her only short-term savings are £6,300 in a cash individual savings account (ISA) with Nationwide, paying 3.5 per cent.



Yoga instructor Anoushka Plett is struggling with tax bills and a £296,000 interest-only mortgage

She bought her two-bed flat for £250,000 five years ago and it is now worth £400,000. But meeting her mortgage repayments is hard – a hefty £1,290 on her 25-year £250,000 interest-only mortgage with Abbey, at a fixed rate of 5.14 per cent until August. "A financial goal is to make sure I am able to keep my flat and not lose my business," she says.

Anoushka also has some £2,000 in student loans, but has managed to avoid taking out a further one or expensive forms of debt.

She has £3,000 in a stakeholder pension with Legal & General but is not contributing to this at the moment. She pays £7 a month for life cover that was originally taken out to cover the loan on a previous home she shared with a partner.

The cure

With hefty outgoings and a young business, Anoushka must make every penny count, say our panel of independent financial advisers (IFAs). This will mean cutting out any luxuries and making the most of tax allowed costs to ease the financial pressure.

Savings/investments

As Nationwide's ISA pays

money here. But anything that can be saved from now on should go into an account offering better returns, such as National Savings & Investments' cash ISA, paying 6.05 per cent. As she's self-employed, she should aim to keep around six months' salary in cash accounts in case of emergency, says Anna Sofit from IFA AS Wealth Management. To meet her tax bill, she needs to start setting aside at least 25 to 30 per cent of her earnings.

Debt Wiping out the student debt is not a priority as it is one of the cheapest forms of borrowing – despite the rate doubling to 4.8 per cent recently. "It is sensible for her to maintain minimal payments and raise any excess income to savings," says Mel Kenny of IFA Radcliffe & Newtons.

Property Anoushka should review her mortgage options a few months before her current deal expires in August, to avoid slipping onto the lender's standard variable rate. The adviser also says she

should aim to keep around six months' salary in cash accounts in case of emergency, says Anna Sofit from IFA AS Wealth Management. To meet her tax bill, she needs to start setting aside at least 25 to 30 per cent of her earnings.

Protection income protection insurance is important if they are unable to work due to long-term illness. This is more relevant to Anoushka than life cover, as she has no dependants. A policy paying a tax-free income of £1,000 after six months until the age of 50 would cost about £26 a month, says Ms Sofit. "This is not much more than she is paying now for life cover, but gives better protection for her."

if you need a life insurance policy, it is better to get it when you are young and healthy. The adviser also says she

HOUSING 11 per cent of homes hit as storms whip up average bills of £2,700

One in 10 British homes are running up repair costs amounting to thousands of pounds as a result of bad weather. With our climate becoming more turbulent, 11 per cent of UK properties have been damaged in the past five years.

Research by Abbey has revealed that storms, floods and high winds are leading to

average bills of £2,699. Roofs and gardens are the most likely places to incur a battering from the great British weather, although a quarter of all claims go to the insides of properties – for example, where loose tiles cause water to leak into a house.

People in Wales and the South-west worry most about the effect of

bad weather on their property, according to the Abbey survey, while the east is the most laid-back, with only 29 per cent feeling concerned about potential damage.

However, it is not all doom and gloom as the climate may be bringing local communities together. Over 59 per cent of us check on elderly relatives, neigh-

bours or friends following incursions of weather. Lloyd Wilson of Abbey Home Insurance said: "Bad-weather damage is a costly inconvenience, and for some people, especially in flood areas, it's becoming a yearly nightmare. The risk of damage to our homes is an ever-increasing reality and we need to be prepared for it."

Best Buys

Sponsored by **monysupermarket.com**
the online comparison site

No Notice Accounts

Bank	Contact	Account	Notice/Over	Deposit	AIR	Interest Paid
Virgin Money	0800 95 12 31	Easy Access Account	Instant	£1	6.00%	Yes
First Direct	0800 50 88 33	Instant Access Account	Instant	£1	6.00%	Yes
Coventry	02475 43 20 31	24 Hour Access Account	Instant	£1	6.00%	Yes
Bank of Scotland	0800 07 41 80	Instant	Instant	£1	6.00%	Yes
First Direct	0800 07 17 73	Easy Access Account (Over 25)	Instant	£1,000	6.00%	Yes
Bank of Ireland	0800 58 75 30	Instant Access Account	Instant	£1,000	6.00%	Yes
Coventry	0800 58 75 33	24 Hour Access Account	Instant	£1	6.00%	Yes
Coventry	0800 58 75 33	24 Hour Access Account	Instant	£1	6.00%	Yes

All accounts subject to change without notice. See monysupermarket.com for full details.

Regular Savings Accounts

Bank	Contact	Account	Notice/Over	Deposit	AIR	Interest Paid
Barclays & Lloyds	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	On Balance
Coventry	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	Yes
First Direct	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	Yes
Coventry	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	Yes
Coventry	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	Yes
Coventry	0800 58 75 30	Instant Access Account	Instant	£10	5.00%	Yes

All accounts subject to change without notice. See monysupermarket.com for full details.

Internet Accounts

Bank	Contact	Account	Notice/Over	Deposit	AIR	Interest Paid
Barclays & Lloyds	www.barclays.co.uk	Instant Access Account	Instant	£1	6.00%	Monthly
First Direct	www.firstdirect.com	Instant Access Account	Instant	£100	6.00%	Yes
Bank of Scotland	www.bankofscotland.co.uk	Instant Access Account	Instant	£1	6.00%	Yes
First Direct	www.firstdirect.com	Instant Access Account	Instant	£1	6.00%	Yes

All accounts subject to change without notice. See monysupermarket.com for full details.

Mini Cash ISAs

Bank	Contact	Account	Notice/Over	Deposit	AIR	Interest Paid
Bank of Scotland	0800 58 75 30	Instant Access Account	Instant	£1,000	6.00%	Yes
Coventry	0800 58 75 30	Instant Access Account	Instant	£1,000	6.00%	Yes
Coventry	0800 58 75 30	Instant Access Account	Instant	£1,000	6.00%	Yes

All accounts subject to change without notice. See monysupermarket.com for full details.

Credit Cards

Purchases	Contact	Type	Introductory Rate	Limit	Typical APR (Variable)
First Direct	www.firstdirect.com	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	Visa	0%	10 Months	16.99%
Bank of Scotland	0800 58 75 30	MasterCard	0%	10 Months	16.99%
First Direct	www.firstdirect.com	MasterCard	0%	10 Months	16.99%
Bank of Scotland	0800 58 75 30	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	MasterCard	0%	10 Months	16.99%
Bank of Ireland	www.bankofireland.com	MasterCard	0%	10 Months	16.99%

All accounts subject to change without notice. See monysupermarket.com for full details.

Current Accounts

Bank	Contact	Account	AIR
Barclays & Lloyds	0800 95 12 31	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%
Coventry	0800 58 75 30	Instant Access Account A & B	6.00%

All accounts subject to change without notice. See monysupermarket.com for full details.

Sunday Times – Business (Whole section to be clipped together)

Databank

For full market information visit www.timesonline.co.uk/markets

WORLD SHARE MARKETS

	Change on week	Current level	12-mth high	12-mth low
FTSE 100	+32.74	5,866.90	6,732.40	5,578.23
FTSE All-Share yield (%)	+0.02	3.33	3.49	2.69
FTSE All-Share	-13.28	2,990.24	3,478.99	2,645.11
Dow Jones Industrial	+107.67	12,207.17	12,486.89	12,183.06
S&P 500	+5.42	1,320.61	1,398.42	1,227.90
NASDAQ Composite	-13.82	2,326.30	2,408.22	2,222.90
Nikkei 225	-232.19	13,628.10	16,301.96	12,573.05
Frankfurt Dax	-501.21	6,816.74	8,106.09	6,493.21
PARIS Cac 40	-214.28	4,878.12	6,108.15	4,030.70
FTSE EURO100	-28.09	1,320.42	1,030.32	1,202.40
Hong Kong	-79.5	25,122.37	31,038.22	18,094.88
Johannesburg All-Share	-150.43	26,502.23	31,231.05	24,913.40
Australia All Ordin	+86.90	5,880.3	6,853.00	5,222.00
Dow Jones world	-11.24	206.81	320.33	202.38

INDICATOR OF THE WEEK

GOLD hit a new record high on Friday, soaring above \$910 an ounce. Another precious metal, platinum, also hit a historic high above \$1,600 as investors seized on dollar weakness and firm oil to snap up precious metals.

Traders said the spike in prices was also fuelled by power-supply problems at South African mines, which threatened to disrupt deliveries of both metals.

950 \$/oz

900

850

800

750

700

650

600

Source: Thomson Datastream

MAJOR SHARE MOVEMENTS

RISERS

	Friday Close, £	Change on week, %	12-mth high	12-mth low	Reason for change
Northern Rock	111	-4%	1251	83	Hopes for a rescue deal
Restaurant Grp	157 1/4	25%	373 1/4	189	Stake-building rumours
Hmv	120 1/4	18 1/4%	152 1/4	96 1/4	broker comment
Handgrip	2485	367	2485	1003	Up with mining sector
Barratt	457	65	1289	326 1/2	Interest rate may be cut
A&J Halloway	354 1/4	45 1/4	515	206 1/4	Good results expected

FALLERS

	Friday Close, £	Change on week, %	12-mth high	12-mth low	Reason for change
Sevensid	250	-14%	630	245	Seeing lower growth
Inf. rent & meal	81 1/4	-22 1/4%	146	50 1/4	Figures disappoint
CS Smith	157 1/4	-30 1/4%	250 1/4	157 1/4	broker downgrade
Robert Walters	110	-18	330	108	broker downgrade
White Young Gr.	332	-64	480 1/4	332	Senior director resigns
Close Bros.	758 1/4	-144	1081	700 1/4	Genus bid talks end

INTEREST RATES/BONDS

THREE-MONTH MONEY-MARKET RATES (%)

	Change on week	Current level	12-mth high	12-mth low	Outgo short term
UK	-0.01	5.56	6.90	5.46	5.50
US	-0.36	3.31	5.73	3.24	3.50
Japan	-0.02	0.86	1.94	0.52	0.50
Euro	-0.02	4.39	4.95	3.70	4.00

10-YEAR BOND YIELD (%)

	Change on week	Current level	12-mth high	12-mth low
UK	+0.12	4.93	5.54	4.30
US	0.00	3.64	5.25	3.42
Japan	+0.06	1.46	1.90	1.32
Germany	+0.02	4.00	4.67	3.87

UK ECONOMY AT A GLANCE

SALES AND OUTPUT

	Latest monthly change (%)	Previous monthly change (%)	Annual change (%)
Manufacturing output	-0.1	+0.3	+0.1
Retail sales	-0.4	+0.4	+2.7
Gross domestic product	+0.7	+0.8	+3.3

PRICES AND PAY

	Latest monthly change (%)	Previous monthly change (%)	Annual change (%)
Raw materials and fuel	+1.0	+3.0	+11.3
Factory-gate prices	+0.5	+0.0	+5.0
Retail prices (headline)	+0.0	+0.4	+4.0
Retail prices (excl mortgages)	+0.5	+0.4	+3.1
Consumer prices index	+0.0	+0.3	+2.1
Average earnings	+0.5	+0.0	+4.2

UNEMPLOYMENT

	Latest monthly total, seasonally adjusted	Latest monthly change	Annual change	% of the workforce
Adult unemployment	807,700	-6,400	-131,400	2.5

GOVERNMENT FINANCES / BALANCE OF PAYMENTS

	Latest monthly figure (£bn)	Previous monthly figure (£bn)	Year to date (£bn)
PSNR (2007-8)	+8.94	-4.79	+17.25
Global trade balance	-7.38	-7.35	-77.39

CURRENCIES

	Change on week	Current level	12-mth high	12-mth low
dollar / pound	+0.08	1.58	2.11	1.53
euro / pound	0.00	1.34	1.52	1.32
sterling index	+2.00	97.00	105.73	95.00
dollar / euro	+0.01	1.47	1.49	1.29
yen / dollar	+0.20	107.30	124.09	105.62

COMMODITIES

	Change on week	Current level	12-mth high	12-mth low
Gold (\$/oz)	+23.65	905.85	909.75	639.00
Silver (pence/oz)	+24.08	632.70	640.35	584.12
Brent crude oil (\$/barrel)	-2.58	87.28	97.56	53.75
Reuters commodities index	-10.48	2,669.40	2,674.90	2,228.30

Source: Thomson Datastream

TOP 200 COMPANIES

Sunday Times- Money

BEST SAVINGS ACCOUNTS

DEPOSIT ACCOUNTS

Top paying schemes including bonus

Institution	AER	Minimum	Type	Contact
First Save ¹	6.50%	£100	internet only	firstsave.co.uk
Horribles Bank	6.46%	£1,000	easy access	0845 607 1212
ICICI Bank	6.41% ²	£1	internet only	icidbank.co.uk

Most consistent schemes over the past three years

Institution	AER	Minimum	Type	Contact
Egg	5.50%	£1	internet only	egg.com
Cahoot	5.50%	£1	internet only	cahoot.com
Covenity	5.15%	£1	internet only	covenitybuilding.co.uk

AER = annual equivalent rate. ¹ Trademark of First Bank of Nigeria Plc. ² To access bank rate by at least 0.30% until 31/12/11

FIXED RATE BONDS

Top paying schemes

Institution	AER	Minimum	Type	Contact
Northern Rock	6.90%	£1	Fixed until 30/10/10	0845 600 4466
ICICI	6.85%	£1	1-year fixed rate	0806 191 4151
Bradford & Bingley	6.81%	£1,000	6-month fixed rate	0845 600 8885
iosave	6.76%	£1,000	6-month fixed rate	iosave.co.uk
Anglo Irish	6.75%	£500	1-year fixed rate	0845 456 2222

AER = annual equivalent rate

CASH ISAS

Top paying schemes including bonus

Institution	AER	Minimum	Type	Contact
Scarborough	6.30% ¹	£1,000	notice	0845 456 4522
Bradford & Bingley	6.20%	£1,000	1-yr fixed term	0845 600 8885
Northern Rock	6.20%	£500	fixed until 15/09/08	0845 600 4466

¹ Rate guaranteed to pay at least 0.25% above Bank rate until 31/03/09

Most consistent schemes over the past three years

Institution	AER	Minimum	Type	Contact
Earl Shilton	5.80%	£10	notice account	0845 061 4422
Leak United	5.75%	£10	easy access	0800 783 0847
Shipdon	5.70%	£50	easy access	0845 717 1777

AER = annual equivalent rate

TESSA ONLY ISAS

Top paying schemes

Institution	AER	Minimum	Type	Contact
Northern Rock	6.20%	£500	1-yr fixed rate	0845 600 4466
Leads	6.10%	£1	3-yr fixed rate	0845 050 5075
Kent Alliance	6.05%	£1	easy access	0845 122 0022

AER = annual equivalent rate

Source: MoneySupermarket.com

MORTGAGE DEALS

FIXED RATES

Lender	Rate	Fixed period	Deposit	Fee	Redemption penalty	Contact
First Direct	4.75%	2 years	10%	£1,498	Yes	0800 242424
National Counties	5.19%	5 years	20%	£595	Yes	01372 744155
West Bromwich	5.39%	10 years	5%	£999	Yes	0845 456 7511

DISCOUNTS/TRACKERS

Lender	Rate	Discount period	Deposit	Fee	Redemption penalty	Contact
HSBC	4.99%	2 years	10%	£1,000	Yes	0800 160 6338
National Counties	5.40%	5 years	20%	£395	Yes	01372 744155
Darlington	5.40%	3 years	10%	£474	Yes	01325 366366
Shilton	5.60%	Term	5%	£499	Yes	0800 072 1100

CAPPED RATES

Lender	Rate	Capped period	Deposit	Fee	Redemption penalty	Contact
National Counties	5.90%	3 years	20%	£595	Yes	01372 744155
Marsdon	5.90%	5 years	10%	£799	Yes	0800 801 645

Source: MoneySupermarket.com

LOW COST LOANS

Lender	Rate	Monthly payment ¹	Redemption penalty	Contact
Moneyback Bank Loan	6.7%	£153.34 ²	Yes	moneybackbank.co.uk
Barclaycard	6.8%	£153.57 ²	Yes	barclaycard.co.uk
Your Personal Loan	6.9%	£153.68 ²	Yes	yourpersonalloan.co.uk

¹ For 0.01% less over three years. ² Monthly payment includes payment protection insurance. Source: MoneySupermarket.com

TOP ANNUITY RATES

Company	Man 65 Wife 60	Man 70 Wife 65	Contact
Canada Life	95,304	£7,028	0845 330 3486
Aegon Scottish Equitable	95,381	£7,020	0845 601 5273
Prudential	95,304	95,071	0845 073 4000
Legal & General	95,292	95,887	legalandgeneral.co.uk
Norwich Union	95,114	95,025	0800 015 5337
Standard Life	95,104	95,740	standardlife.co.uk

Figures are gross annual income for a £100,000 joint life annuity with a two-thirds widow's pension; payments are level, guaranteed for 15 years and paid monthly. Source: William Symonds 020 7269 5333 williamsymonds.com

CHEAP CREDIT CARDS

INTRODUCTORY RATES

Card	Discount rate	Until	Standard rate	Interest-free period	Contact
HSBC	0%	12 months	15.9%	56 days	hsbc.co.uk
First Direct	0%	12 months	16.9%	56 days	firstdirect.com
Capital One	0%	01/11/08	9.99%	56 days	0800 062 5452

STANDARD RATES

Card	Standard rate	Interest-free period	Contact
Barclaycard	6.8%	56 days	barclaycard.co.uk
Egg Money	7.9%	50 days	egg.com
Intelligent Finance	8.0%	50 days	if.com

Source: MoneySupermarket.com

FACTFILE

Mail on Sunday

our
ten
like

Savings
just £1
7% AER
(including
months)
million
worldwide

ECT
.uk
373

cost saving. This is a limited liability corporation as at date of publication. The interest rate shown is the interest rate at the time of publication and is subject to change without notice. All rates are subject to change without notice.

STATS STATION

ISA CASH ISA SELECTION

Info current for year up to 31/03/00 may be put in a cash ISA and grow free of income tax or capital gains tax.

ISA	Contact	Notes or terms	Deposit	% gross	Interest paid
NEW CASH ISAs					
Southwest BS	8845 554 3780	33 days	£1,000	6.25%*	Yearly
Wexley	0800 000 000	Now W	£1,000	6.1%	Yearly
Laughborough BS	81635 691800	30 days	£1	6.1%	Yearly
Kent Finance BS	8845 120 0000	Now P	£1	6.0%	Yearly
Egg	egg.com	Now W	£1	6.0%	Yearly
Prudential BS	pru.pru.co.uk	Now W	£1	6.0%	Yearly
EXISTING CASH ISAs					
Harbour Bank	8845 000 0101	15/9/00	£500	6.25% F	Yearly
Kent Finance BS	8845 120 0000	Now P	£1	6.0%	Yearly
Derby BS	81632 581510	30 days	£1	5.9%	Yearly
Hugobon BS	81682 705411	28 days	£100	5.8%	Yearly
East Midlands BS	81455 844200	30 days	£1	5.8%	Yearly
National Credit BS	8845 000 4800	Instant	£1	5.7%	Yearly

* - Introductory rate for a minimum of 6 months. F - Fixed rate. P - Operated by post. W - Operated by internet. All rates are subject to change without notice.

PERSONAL LOANS

Everyone may take out a personal loan, depending on their circumstances. The lender will conduct a credit check to see if you are eligible for a loan. However, insurance can add significantly to the cost of the loan.

Product	Contact	APR	Deposit	Optional extra fee	Redemption penalty
FIXED MONTHLY REPAYMENT OF £25 FOR 3 YEARS - WITH INSURANCE					
Convey BS	8845 708 3322	11.9%	£124.67	1-6	No
Year Personal Finance Ltd	year.personalfinance.co.uk	8.9%	£175.44	1-7	Yes
Bankway	8800 288280	8.9%	£175.28	1-6	Yes
Miserve	8800 054 8203	8.9%	£175.28	1-6	Yes
Moneybox Bank	moneybox.co.uk	8.7%	£173.72	1-6	Yes
Lendit Direct	0800 219000	7.9%	£180.25	2-6	Yes
FIXED MONTHLY REPAYMENT OF £25 FOR 3 YEARS - WITHOUT INSURANCE					
Moneybox Bank	moneybox.co.uk	8.7%	£153.94	1-6	Yes
Bankway	8800 288280	8.6%	£153.57	1-6	Yes
Miserve	8800 054 8203	8.6%	£153.57	1-6	Yes
Year Personal Finance Ltd	year.personalfinance.co.uk	8.5%	£153.68	1-7	Yes
Derby BS	81632 581510	8.5%	£153.92	1-7	No
Lendit Direct	0800 219000	7.9%	£155.91	2-6	Yes

C - APR dependent on credit rating. B - Insurance available. All rates and terms subject to change without notice.

CREDIT CARD RATES

Introductory rates can be as low as 0%, but will rise to the standard rate after the introductory period. Some cards offer 0% interest for a limited period. All rates are subject to change without notice.

Product	Contact	Card type	APR on purchases	Limit	Introductory period	Fee
INTRODUCTORY RATES						
Hollis	8845 720 8848	Purchase MasterCard	0.0%	£10,000	All days	£0
HSBC	8800 138190	Bank Credit Card MC	0.0%	£10,000	28 days	£0
Bankway	8800 07770	MasterCard	0.0%	£10,000	28 days	£0
Wells & Sparrow	8800 907985	Silver MasterCard	0.0%	£1,700	30 days	£0
Lloyds TSB	loyds.co.uk	Advance MasterCard	0.0%	£10,000	0 days	£0
STANDARD RATES						
Bankway	bankway.co.uk	Simple Visa	6.9%	-	56 days	£0
Southwest Finance	8800 311 3000	Van Van MasterCard	9.9%	-	56 days	£0
Hollis	8800 029 3258	Van Van MasterCard	9.9%	-	28 days	£0
Lloyds TSB	loyds.co.uk	Advance MasterCard	11.9%	-	0 days	£0
Co-operative Bank	8800 117711	Clear Visa	11.9%	-	28 days	£0

A high proportion of applicants may be rejected or offered a more expensive deal instead. All rates and terms subject to change without notice.

NATIONAL SAVINGS

A - Min holding on calendar month of Capital Gains (except Series A). B - Rate based £20 - 3.7%, £50 - 4.7%, £100 - 5.7%, £250 - 6.7%, £500 - 7.7%, £1,000 - 8.7%. C - Rate based £200 - 4.5%, £250 - 5.5%, £500 - 6.5%, £1,000 - 7.5%. Other terms available. E - Rate based £100 - 2.5%, £250 - 3.5%, £500 - 4.5%, £1,000 - 5.5%. F - Fund only. W - Rate based on phone. I - Flexi-saver. M - Max term and deposit £25. N - No limit on new money rate and certificate. All rates shown gross. All rates and terms subject to change without notice. National Savings 0845 904 9080.

Product	Notes or terms	Deposit	Min	Rate	Interest paid
FIXED RATE ISAs					
Easy Access Savings	Instant	£100	£25	3.25% E	Yearly
Investment	Now	£20	£100	5.10% B	Yearly
Fixed Rate Bond Series 41	1-year bond	£200	£25	3.10% PD	On maturity
Income Bonds	Now	£200	£25	4.05% C	Monthly
Capital Bond Series 21	5-year bond	£100	£25	3.05% F	On maturity
Debtwise Bond Series 30	1-year bond	£200	£25	3.85% F	Monthly
Debtwise Bond Series 44	1-year bond	£200	£25	3.85% F	Monthly
Debtwise Bond Series 49	2-year bond	£200	£25	3.95% F	Monthly
NO-FEE INVESTING					
Clear Via	Now	£1	£25M	8.00% H	Yearly
Card Via	Now	£10	£25M	5.10%	Yearly
Savings Certificate with Income	2-year bond	£100	£100	7.50% F	On maturity
Savings Certificate with Income	2-year bond	£100	£100	7.50% F	On maturity
Index-Linked Certificate 100	3-year bond	£100	£100	1.50% R	On maturity
Index-Linked Certificate 400	5-year bond	£100	£100	1.50% R	On maturity
Child's Bond Series 27	5-year bond	£25	£25	3.75% F	On maturity

OVERDRAFT SELECTION

The key figure to check when pricing an overdraft is the effective annual rate (EAR) and the fee. Another consideration is the interest-free overdraft for first seven business days. This is an additional margin over and above your agreed overdraft that a bank allows before any application.

Account name	APR on overdraft	Fee	Typical overdraft	Fee	Set type
Allyday Current A/C OP	18.0% B	Nil	£25 per day	£25 per day	£25
Allyday A/C Lessor	8.0% D	95p per day	£25 per day	£25 per day	£25
Clubs	9.0%	£25 per month	£25 per month	£25 per month	£25
Calson	11.9% B	Nil	£25 per month	£25 per month	£25
Year Personal Finance	10.0%	£25 per month	£25 per month	£25 per month	£25
Lendit Direct	12.9%	£25 per month	£25 per month	£25 per month	£25
Natwide BS	9.0%	Nil	£25 per month	£25 per month	£25
Harwich & Povey BS	7.74% C	Nil	£25 per month	£25 per month	£25
Northway Bank	11.0%	£25 per month	£25 per month	£25 per month	£25
Wells Fargo	12.9%	Nil	£25 per month	£25 per month	£25

* - APR, pd - Per day. B - Per month. C - Penalty of £1.50 per month required. D - APR on advanced overdraft dependent on credit rating. E - Variable current accounts charged at 0% on advanced overdraft for 6 months. F - No advanced overdraft has charged for the 12 months. G - Variable current accounts allow up to 1% on advanced overdraft for 6 months. H - Penalty of £200 per month required. Interest free days compulsory. I - Cash only. M - Penalty of £5 per month required. N - On transfer of current accounts up to £250 interest and fees will be waived.

Financial Tables Clipping Guidelines

BEST MORTGAGE BUYS

Mortgage rates are at their lowest in over a decade, but the market is still hot. Cash pay \$100 against a 25-year loan. C = Capable at 5.50% and 5.75%. F = Full market. H = No high-tech charge. L = No legal fees for one page. O = No charge for origination by package. N = Free takeout for 100 days. S = 0.50% swap. Y = Free in-advance takeout.

Loan	Rate	Term	Points	Notes	Rate	Monthly payment 1000
Fixed Direct	4.75%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	53.50
Port Out	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.37
Fixed Direct	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.37
Fixed Direct	5.1%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.00
Co-Quarter	5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.30
Checkmate	5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.30
Reverse	5.25%	7-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40

Loan	Rate	Term	Points	Notes	Rate	Monthly payment 1000
Fixed Direct	4.75%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	53.50
Port Out	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.37
Fixed Direct	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.37
Fixed Direct	5.1%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.00
Co-Quarter	5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.30
Checkmate	5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.30
Reverse	5.25%	7-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40
Flexi & Apply	5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years	HO	54.40

TOURIST RATES

Now with the summer season in full swing, it's time to book your vacation. Here are the latest rates for various destinations.

Destination	Rate
Canada	\$247
Europe	\$198
Caribbean	\$224
South America	\$175
Japan	\$285
Australia	\$208
India	\$164
China	\$245
South Africa	\$194
Indonesia	\$228
Malaysia	\$158
Thailand	\$138
Philippines	\$138
Vietnam	\$138
Myanmar	\$138
Laos	\$138
Cambodia	\$138
Brunei	\$138
Singapore	\$138
Maldives	\$138
Comoros	\$138
Yemen	\$138
UAE	\$138
Qatar	\$138

Climate change is in fashion

FUND FOCUS

Investment managers are picking up on the trend of climate change. Several funds have been launched, including the new Schrodler Global Climate Change fund. The fund aims to invest in companies that are leading in sustainable practices and reducing carbon emissions.

Schrodler managers can pick it up. Investment boss Alan Brown says: "All big companies will have a role to play in global warming. But we want to invest in those that are leading in sustainable practices and reducing carbon emissions."

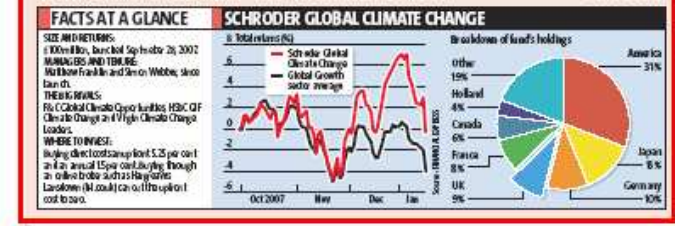
Toyota shares, for example, account for 2.2 per cent of the fund. You might say that only four per cent of Toyota's cars are driven with green fuel, but it is a leader in this field, he says.

"If we are right over climate change, trillions of dollars will chase new investments and there will be huge changes to tax and investment processes. We want to be ahead of that."

Climate funds have also been launched by HSBC and F&C and, most recently, Virgin Financial advisors are in a similar way, warning that investors should look hard at underlying portfolios to make sure the mix is fit to their other investments.

Crucially, investors must not mistake these funds for popular 'environmental' funds, where companies deemed to operate in a way that could damage the environment are barred.

RICHARD DYSON



BEST INVESTMENT MANAGERS

Category	Top 5 Managers	Assets Under Management
GLOBAL EQUITY	1. BlackRock 2. Fidelity 3. Vanguard 4. State Street 5. T. Rowe Price	\$1.2 Trn
FIXED INCOME	1. BlackRock 2. Fidelity 3. Vanguard 4. State Street 5. T. Rowe Price	\$1.1 Trn
INTERNATIONAL	1. BlackRock 2. Fidelity 3. Vanguard 4. State Street 5. T. Rowe Price	\$0.8 Trn
EMERGING MARKETS	1. BlackRock 2. Fidelity 3. Vanguard 4. State Street 5. T. Rowe Price	\$0.5 Trn
ALTERNATIVE	1. BlackRock 2. Fidelity 3. Vanguard 4. State Street 5. T. Rowe Price	\$0.3 Trn

PURCHASE ANNUITIES

Buy a single life annuity for a fixed amount of money. The annuity will pay you a fixed amount of money for the rest of your life.

Company	Rate
Wells Fargo	\$1.50
Bank of America	\$1.45
Citigroup	\$1.40
JP Morgan Chase	\$1.35
Capital One	\$1.30
USAA	\$1.25
MetLife	\$1.20
Prudential	\$1.15
Genworth	\$1.10
Lincoln Financial	\$1.05
Chubb	\$1.00

BEST HOME FOR YOUR MONEY

Rate	Term	Points	Notes
4.75%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.1%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.4%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	7-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years
5.25%	30-year	1.0%	2% reducing to 2% of loan for 2 years

COMPARE THOUSANDS OF MORTGAGES, LOANS, CREDIT CARD AND SAVINGS RATES AT www.thisismoney.co.uk

Financial Tables Clipping Guidelines

The Observer

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CASH | The Observer
27.01.08

BORROWING: MORTGAGES

Fixed rates with no extended redemption tie-in (rate cannot go up or down during stated period)

Telephone	Rate %	Term	Max LTV	Fee	Notes	Redemption penalty
Carfax Money	6.99	5y	95%	£1,999	No H.C.	To SL 11.30% of rate repaid
First Choice	6.99	5y	95%	£500	No H.C.	To SL 11.30% of rate repaid
Concordia IS	6.95	5y	95%	£795	No H.C. 3 months free ASU, 1st 5yrs 5.9/4.5/2nd 5yrs 6.9/5.9	

First-time buyers (variable unless shown)

Telephone	Rate %	Term	Max LTV	Fee	Notes	Redemption penalty
Co-operative Bank	5.49	5y	95%	£999	No H.C. 3 months free ASU	1st 2 yrs 3% of rate repaid
Co-operative Bank	5.74	5y	95%	£999	No H.C. 3 months free ASU	1st 3 yrs 2% of rate repaid
Homeplus IS	6.29	5y	95%	£695	No H.C. 3 months free ASU	1st 5 yrs 3% of rate repaid

Discounted variable rates

Telephone	Rate %	Term	Max LTV	Fee	Notes	Redemption penalty
Harley Economic IS	5.35	5y	95%	£799	No H.C. 3 months free ASU + legal fees	1st 2 yrs 3% of rate repaid
Parsons IS	5.54	5y	95%	£795	No H.C. 3 months free ASU + legal fees	1st 3 yrs 2% of rate repaid
Concordia IS	5.85	5y	95%	-	No H.C. 3 months free ASU, 1st 5yrs 5.9/4.5/2nd 5yrs 6.9/5.9	

Flexible variable rates

Telephone	Rate %	Term	Max LTV	Fee	Notes	Redemption penalty
Asay	5.99	5y	95%	£999	No H.C.	
Co-operative Bank	5.99	5y	95%	£999	No H.C. 3 months free ASU + legal fees	
Homeplus IS	5.95	5y	95%	£699	No H.C. 3 months free ASU + legal fees	

Standard redemption conditions may be applicable. Please check lender's conditions before applying. All products subject to change without notice. ASU = Annual Sum Up. H.C. = Home Charge. LTV = Loan to Value. Max LTV = Maximum Loan to Value. No H.C. = No Home Charge. 3 months free ASU = 3 months free Annual Sum Up. 1st 5 yrs 3% of rate repaid = 3% of rate repaid for the first 5 years.

SAVINGS: YOUR INTEREST

NO-NOTICE ACCOUNTS

Telephone	Account	Rate %	Term	Interest	Rate %	Notes
Homeplus IS	Easy Access IS	4.50	1y	1.00	1.00	Y
Homeplus IS	Easy Access IS	4.50	1y	1.00	1.00	Y
Homeplus IS	Easy Access IS	4.50	1y	1.00	1.00	Y

NATIONAL SAVINGS & INVESTMENTS

Product	Rate %	Term	Notes
National Savings & Investments	4.50	1y	Y
National Savings & Investments	4.50	1y	Y
National Savings & Investments	4.50	1y	Y

INTERNET-ONLY ACCOUNTS

Product	Rate %	Term	Notes
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y

MINI CASH ISAS

Product	Rate %	Term	Notes
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y

FIXED-RATE BONDS

Product	Rate %	Term	Notes
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y
Homeplus IS	4.50	1y	Y

BORROWING: LOANS AND CREDIT CARDS

CREDIT CARDS

Telephone	Card type	Intro Rate (New Purchases)	Std % APR
Homeplus IS	Card	0.00	12.9%
Homeplus IS	Card	0.00	12.9%
Homeplus IS	Card	0.00	12.9%

CREDIT CARD BALANCE TRANSFERS

Telephone	Card type	Intro Rate (Balance Transfer)	Std % APR
Homeplus IS	Card	0.00	12.9%
Homeplus IS	Card	0.00	12.9%
Homeplus IS	Card	0.00	12.9%

UNSECURED PERSONAL LOANS

Fixed monthly payment on £7,500 for 5 years

Telephone	% APR	With interest on £7,500	Without interest on £7,500
Homeplus IS	6.8%	£147.35	£147.35
Homeplus IS	6.8%	£147.35	£147.35
Homeplus IS	6.8%	£147.35	£147.35

OVERDRAFTS

Telephone	Account	% per day	% EAR
Homeplus IS	Overdraft	0.00	0.00
Homeplus IS	Overdraft	0.00	0.00
Homeplus IS	Overdraft	0.00	0.00

CURRENT ACCOUNTS

Current Account	Rate %	Notes
Homeplus IS	4.50%	Y
Homeplus IS	4.50%	Y
Homeplus IS	4.50%	Y

LEADING MARKETS

Market	Value	Change	High	Low
FTSE 100	5882.96	-32.74	5921.00	5859.23
FTSE All	2962.24	-12.20	2975.00	2949.11
Dow Jones	12227.17	-107.27	12344.00	12119.90
Nikkei	8816.74	-49.45	8865.00	8767.21
Hang Seng	13629.16	-252.13	13881.00	13376.00
ASX 200	4893.32	-24.20	4918.00	4869.76
Hang Seng	25122.37	-76.50	25198.22	25045.87

The Sunday Telegraph

MORTGAGES

TYPE	START	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Fixed Rate	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%
Fixed Rate	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%

CREDIT CARDS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	17.9%	17.9%	17.9%	17.9%	17.9%
Bank of Ireland	17.9%	17.9%	17.9%	17.9%	17.9%

PERSONAL LOANS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	6.99%	6.99%	6.99%	6.99%	6.99%
Bank of Ireland	6.99%	6.99%	6.99%	6.99%	6.99%

OVERDRAFTS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	10.99%	10.99%	10.99%	10.99%	10.99%
Bank of Ireland	10.99%	10.99%	10.99%	10.99%	10.99%

LEADING PREFERENCE SHARE OFFERS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

RAILROADS FUNDS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

ANNUITY RATES

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

VITAL STATS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

SAVINGS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

DEAL OF THE WEEK

Bank of Ireland offers a special deal on its savings products.


NATIONAL SAVINGS AND INVESTMENTS

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

LIFE INSURANCE

NAME	APRIL 2010	APRIL 2011	APRIL 2012	APRIL 2013	APRIL 2014
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%
Bank of Ireland	1.99%	1.99%	1.99%	1.99%	1.99%

Easy Access Account



Get 6.30%

6.30% Gross(AER* per annum (5.0% net* per annum)

on your savings.

- No notice required for withdrawals
- Interest is paid annually on 31st March or next working day
- A minimum deposit of £1
- A variable interest rate guaranteed to at least equal the Bank of England's base rate (until 1st Jan 2015)

For information please call: **0845 455 2222** quoting ref ST/EL/27/01

www.angloirishbank.co.uk It's money in the bank.


*Terms and conditions apply. See website for details. Bank of Ireland is a member of the Financial Services Authority (FSA) and is authorised to accept deposits. The Bank is a member of the Financial Services Compensation Scheme (FSCS) and is regulated by the FSA. The Bank is a member of the Financial Services Authority (FSA) and is authorised to accept deposits. The Bank is a member of the Financial Services Compensation Scheme (FSCS) and is regulated by the FSA. The Bank is a member of the Financial Services Authority (FSA) and is authorised to accept deposits. The Bank is a member of the Financial Services Compensation Scheme (FSCS) and is regulated by the FSA.

Financial Tables Clipping Guidelines

Daily Star Sunday (Text not extractable)

Cashpoint Best Buys

Compiled by www.moneysupermarket.com on 24/01/08



moneysupermarket.com
the price comparison site

LOANS

Source: www.moneysupermarket.com

Best Buy Loans for £5,000 over 3 years

Lender	Contact	Typical APR	Without Insurance	Term	Redemption Penalty
Moneyback Bank Loan	www.moneybackbank.co.uk	6.7%	£153.24	1-5 Years	Up to 1 months interest
Barclaycard Loan	www.barclaycard.co.uk	6.8%	£153.57	1-5 Years	Up to 1 months interest
yourpersonalloan.co.uk	www.yourpersonalloan.co.uk	6.9%	£153.68	1-7 Years	Up to 1 months interest
Abbeey	www.abbeey.com	7.9%	£155.82	1-8 Years	Up to 2 months interest

MORTGAGES

Source: www.moneysupermarket.com

Fixed Rate Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge Until
first direct	0800 24 24 24	4.75%	6.50%	2 Years	90%	£1,498	2 Years
National Counties BS	01372 74 41 55	5.18%	7.84%	31-Mar-13	80%	£395	31-Mar-13
West Bromwich BS	08454 56 75 11	5.39%	7.59%	31-Jan-16	95%	£999	31-Jan-16

Discount Mortgages (without extended redemption penalty)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge Until
HSCB	08001 89 83 33	4.99%	6.75%	2 Years	90%	£1,999	2 Years
Penrith BS	01788 86 36 75	5.55%	6.80%	5 Years	75%	Nil	1 Year
Chesham BS	08000 66 47 84	5.69%	7.45%	10 Years	90%	£395	5 Years

First Time Buyer Mortgages (95% LTV, No HLC fee, variable unless stated)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge Until
Derbyshire BS	08000 85 20 20	5.48%(F)	7.50%	31-Mar-13	95%	£999	31-Mar-13
Cooperative Bank	08006 33 32 86	5.49%(BRT)	7.49%	2 Years	95%	£999	2 Years
Natlwide BS	0800 30 20 10	6.08%(F)	6.99%	10 Years	95%	£499	10 Years

100% Mortgages (discounted rate unless stated)

Lender	Contact	Rate	Lenders SVR	Duration	Max LTV	Arrangement Fee	Early Repayment Charge Until
Bristol & West	08453 00 80 00	5.99%(F)	7.59%	26-Feb-13	100%	£499	26-Feb-13
Salford BS	08000 72 11 00	6.16%*	7.40%	3 Years	100%	£349	3 Years
Bank of Ireland	0800 10 80 10	6.29%	7.58%	31-Dec-09	100%	£499	31-Dec-09

* For First Time Buyers only
(F) = Fixed Rate (BRT) = Base Rate Tracker

CREDIT CARDS

Introductory Rate for Purchases

Card Issuer	Contact	Card Type	Introductory Purchase Rate	Until	Typical APR (variable)	Interest Free Period
HSCB	www.hscb.co.uk	MasterCard	0% p.a.	12 Months	15.80%	56 Days
first direct	www.firstdirect.com	Visa	0% p.a.	12 Months	16.80%	56 Days
Capital One	08009 52 54 52	MasterCard	0% p.a.	01-Nov-08	9.80%	56 Days
MINT	0800 07 77 70	MasterCard	0% p.a.	01-Aug-08	12.80%	96 Days

Source: www.moneysupermarket.com

LIFE ASSURANCE

Period covered: 25 years, Sum assured £100,000.

Male aged 30 years, non-smoker.

Provider	Premium*	Contact	Provider	Premium*	Contact
More Than	£6.45	08005 87 26 53	Torquai Clark	£4.90	08000 68 50 43
The AA	£6.90	08005 87 26 24	Synergy Financial**	£5.01	www.moneysupermarket.com
Marks & Spencer	£6.95	08000 58 21 40	More Than	£5.46	08005 87 26 53

Male aged 30 years, smoker.

Provider	Premium*	Contact	Provider	Premium*	Contact
More Than	£10.28	08005 87 26 53	Torquai Clark	£6.94	08000 68 50 43
theidol.com	£10.48	www.theidol.com	Synergy Financial**	£7.12	www.moneysupermarket.com
The AA	£10.56	08005 87 26 24	Sainsbury's Bank	£8.17	08000 27 71 66

Prices may vary depending on individual circumstances.
* Per month ** moneysupermarket.com exclusive
Source: www.moneysupermarket.com

Lenders standard redemption conditions may also apply at any time. All rates and terms are subject to change without notice and should be checked before making any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek advice.

Compare thousands of mortgages, loans, credit cards, savings and insurance at www.moneysupermarket.com

Sunday Mirror

16 Holidays

DAYS OUT IN THE UK

ENGLAND

TILL FEB 24: Snowdrops are spectacular right now... and Anglesey Abbey in Lode, near Cambridge, has a magnificent show. Open daily (except Monday) 10.30am-4.30pm. Entry £4.40 adults, £2.20 kids. Details: www.nationaltrust.org.uk, 01223 810080.

SCOTLAND

FEB 14-MAR 22: Original dresses worn in films by Madonna, Paris Hilton, Hel

YOUR HOLIDAY £

Australian dollar	2.08	Hungarian forint	314.73
Bulgarian lev	2.35	UAE dirham	6.91
Canadian dollar	1.85	NZ dollar	2.38
Croatian kuna	8.67	S Africa rand	13.34
Polish zloty	4.42	Swiss franc	2.03
Czech koruna	31.26	Thai baht	59.83
Egyptian pounds	9.84	Turkish lLira	2.13
Euro	1.26	US dollar	1.88

0% commission foreign currency available at any Post Office branch or at www.postoffice.co.uk or call 08458 500 900

Klum and Courtney Cox are in the free Designer Divas show at Falkirk Wheel Visitors Centre. Details: 08700 500 208.

WALES

FEB 9: Get some fresh air, learn about nature on a marked trail and build a bird box at the National Wetland Centre in Llanelli. Open 9.30am-5pm. Admission £6.30 adults, £3.85 kids. Details: 01554 741087, www.wwt.org.uk

MARJORIE YUE

FLY TO MORE

Financial Tables Clipping Guidelines

The People



On A Boat
Clare and Shauna enjoy their holiday

PACK AND GO

Backs packed but where to go? Snap up a last-minute bargain...

£500

ORLANDO (7nls, 7nls) February 20-26, Gatwick, £450, Virgin Holidays (www.virginholidays.com);
OKA (7nls, 7nls) February 22, Manchester, £450, Direct Holidays (0871 864 7754 www.directholidays.co.uk).

£700

BRIDES LES BAINS, FRANCE (7nls, 5/5) March 2-9, Gatwick, £399, BA Holidays, www.ba.com or 0870 243 1400; **KOS** (Wnls, 5/5) May 24, Gatwick, £320, Kofaris (www.kofaris.co.uk or 081 7000 747).

£100

TUNISIA (7nls, 5/5) February 12-19, Gatwick, £299, Thomas Cook (www.thomastrip.com or 08450 70 25 30); **CHUFI** (7nls, 7nls) June 6, Gatwick, £201, Club 18-30 (www.club18-30.com or 08450 731000).

£100

PRAGUE (4nls, 5/5) February 11, Glasgow, £100, FlyGlobeSpan (www.flyglobe-span.com or 08712 79 4747); **ATHENS** (5nls, 5/5) February 29, Gatwick, £100, RailEurope (www.railtrips.com or 0870 950 9102).
Offers subject to availability

World's cheapest flights

100 ATLASjet last-minute deals:

Algiers	.....	Feb	190	£16
Algeria	.....	Feb	190	£16
Cape Town	.....	Feb	90	£16
Costa Rica	.....	Jan	170	£16
Cyprus	.....	Jan	160	£16
Lima	.....	Jan	190	£16
London	.....	Feb	60	£16
Madrid	.....	Feb	160	£16
Malta	.....	Jan	170	£16
Miami	.....	Feb	200	£16
Moscow	.....	Feb	10	£16
New York	.....	Feb	100	£16
Paris	.....	Feb	90	£16
Prague	.....	Feb	200	£16
Toronto	.....	Jan	190	£16

Your £ ahead

Australian Dollar	.....	2.08
Bulgarian Lev	.....	2.24
Canadian Dollar	.....	1.48
Croatian Kuna	.....	3.08
Czech Koruna	.....	3.12
Danish Krone	.....	4.84
Euro	.....	1.28
European Pound	.....	2.15
Polish Zloty	.....	4.28
Swedish Krona	.....	11.48
Swiss Franc	.....	3.08
Thai Baht	.....	5.72
Turkish Lira	.....	2.15
US Dollar	.....	1.08

100p = 1000000 British pence. All rates are subject to change without notice. See www.bankofengland.co.uk for more information.

TOP TIPS

WATCH out for jellyfish! The world's largest cause of nasty stings, as my daughter discovered with a nip! Keep anti-itch cream handy.

AVANCECA has shade for 315 hot days of the year. Have plenty of umbrellas whenever you travel.

TRY a Pasaada - a kind of gelato made with ice and mango-fruit.



TOP NEWS: The port of Maa...