

Insignis Cash Solutions

- Complete one short application form to get access to all current and future banks on the panel.
- Simple KYC and AML requirements - in the majority of cases they just need to take some identification from the signatories.
- Terms available include Notice and Fixed Term Deposits ranging from 3 months to 5 years.
- Dual authorisation is available for your security.
- You remain the beneficial owner of your monies at all times.
- Withdrawals are only sent back to your nominated account.
- Gain increased protection for your monies by spreading them around, if you qualify for FSCS protection.

Indicative Rates

A small fee is charged depending upon the level of your balance. Here is a snapshot of some of the rates available– these rates quoted are after their fee has been taken so there are no other charges to pay and you would earn and keep the interest earned in full.

	31 Day Notice	90 Day Notice	95 Day Notice	3 months	9 months	12 months
Bank A					0.60%	0.87%
Bank B						0.40%
Bank C	0.50%		0.60%			
Bank D		0.45%				0.75%
Bank E				0.25%		

FSCS Protection

If your annual budget is equivalent or less than €500,000 then you would classify as a Small Local Authority. A Small Local Authority is covered by the FSCS protection scheme meaning that your monies would be protected up to £85,000 per banking group.

Illustration

Attached is an example illustration to show you how a balance of £425,000 could be placed to give you 100% FSCS cover. This illustration spreads the monies across the year to give you access throughout and produces an annual return after fees of 0.574%.



Cash Deposit Illustration

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Illustration Summary

Total Deposit **£425,000.00**
Protection Eligibility **100%**
Fee Charge **0.150%**

Gross Annual Yield **0.724%**
Gross Annual Interest **£3,077.00**
Net Annual Yield **0.574%**
Net Annual Interest **£2,439.50**

Institution	Term	Rate (AER)	Deposit	Annual interest
Bank 5	3 Month Bond (Term)	0.40%	£85,000.00	£340.00
Bank 3	95 Days (Notice)	0.75%	£85,000.00	£637.50
Bank 1	1 Year Bond (Term)	1.02%	£85,000.00	£867.00
Bank 4	1 Year Bond (Term)	0.90%	£85,000.00	£765.00
Bank 2	1 Year Bond (Term)	0.55%	£85,000.00	£467.50

Name	Example – Placed on the highest rate with 100% FSCS Protection
Account type	Local Authority Hub Account

Reference	ICS-20210804-112201
Date	04/08/2021

Benefits



FSCS Protection

Government-backed FSCS protection eligibility of up to £85,000 per individual for each account opened.



A Managed Account

Ongoing management and proactive communication means always getting better returns for your cash.



Your Money

You remain the beneficial owner of your money regardless of how many savings accounts you open.



One-time Sign Up Process

The gateway to multiple savings accounts now and in the future.

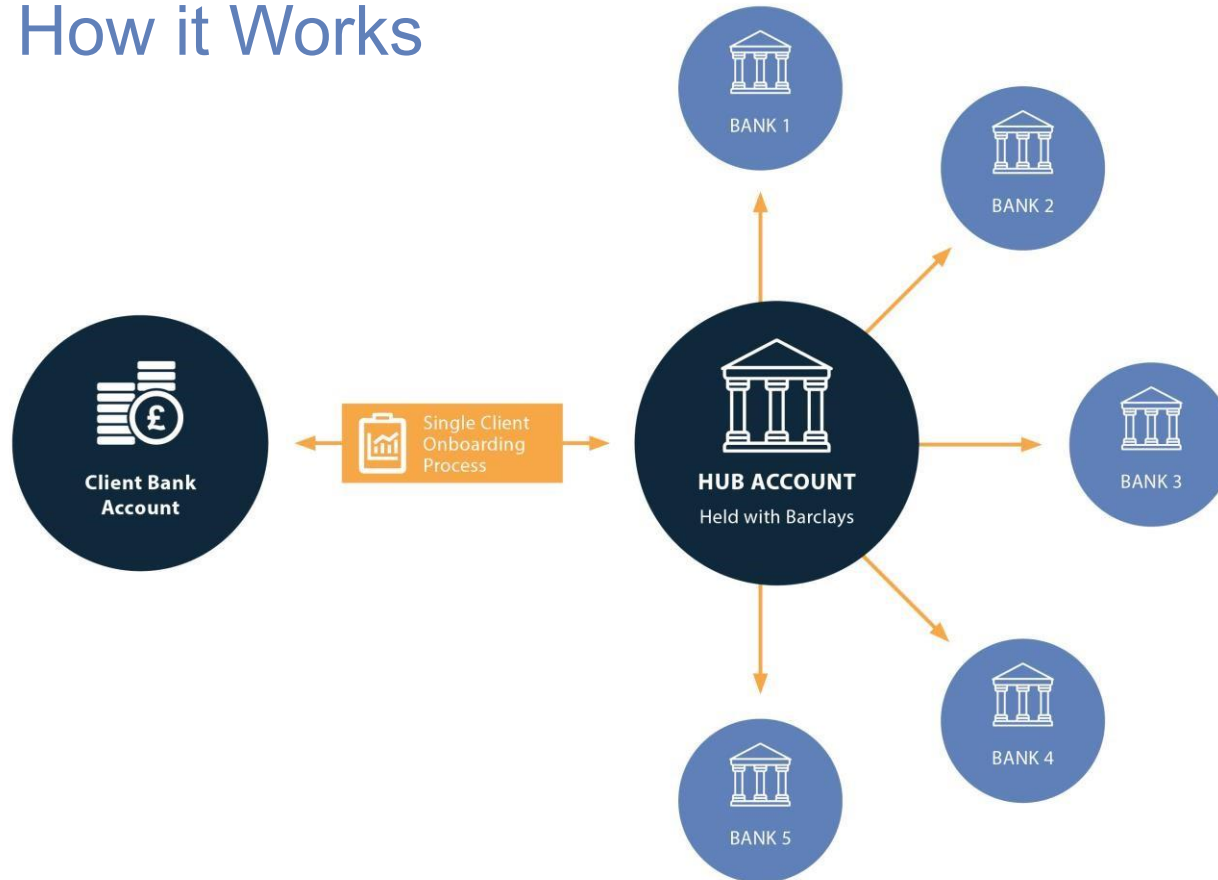


FCA Approved

Insignis is independent and fully regulated by the FCA under the new payment service regulations.



How it Works



Next Steps



COMPLETE A SINGLE SIGN UP PROCESS

All we need is an application form and ID, we'll do the rest!



ACCOUNT SETUP AND FUND TRANSFER!

You'll receive a Welcome Letter with your Insignis platform details.

We'll now need the deposit, either by bank transfer or cheque.



LOGIN AND START SAVING

Login to the Insignis platform to view and manage your savings accounts in one place and watch your interest grow!

Fees

The fee is based on the size of your deposit per annum. It's charged monthly in arrears, taken directly from your portfolio. It's reflected in your balance transaction with no invoicing process. There are no sign up fees or charges of any other nature.

This is a VAT exempt service as it is classified as a 'financial intermediary service'.

REGISTRATION FORM

Personal Information