

With 13 days to go... the five best cash Isas

SAVERS have just 13 days left to use their cash Isa allowance for this tax year.

You can put up to £5,100 into these tax-free savings accounts offered by banks and building societies.

But you cannot carry any unused allowance over to the next tax year.

Banks and building societies are also keen to catch the early birds looking to use next year's £5,340 cash Isa allowance as soon as the new tax year starts on April 6.

They are bombarding savers with new deals in an attempt to grab their share of this £180 billion market.

If you are happy to tie up your money and not touch it for a year or more, you can earn 3.55pc fixed at Nationwide for 18 months. On five-year deals, you can earn 4.5pc with Skipton.

If you tie your money up for the longer term, you are taking a gamble over whether interest rates will stay low.

For those who don't want to lose access to their cash, here are Money Mail's top five cash Isas, which pay a variable rate of interest and give you easy access to your money:

AA INTERNET ACCESS ISA: 3.35PC

Includes a 1.65 percentage point bonus for the first 12 months. The deposit taker is

By **Sylvia Morris**

Halifax/Bank of Scotland.

Underlying rate: 1.7pc.

Guarantee: None.

Minimum investment: £500.

Accepts transfers from existing cash Isas? No.

Available: Internet only (www.theaa.com).

SANTANDER FLEXIBLE ISA: 3.3PC

Includes 2.8 percentage point bonus for the first 12 months.

Underlying rate: 0.5pc.

Guarantee: Rate will move in line with base rate for the first year.

Minimum investment: £1.

Accepts transfers from existing cash Isas? No.

Available: Through branches, online (www.santander.co.uk) or phone (0800 234 6065).

BARCLAYS GOLDEN ISA: 3.25PC
Includes a 1 percentage point bonus for the first 12 months.
Underlying rate: 2.25pc.
Guarantee: Rate will move in line with base rate until March 1, 2012.
Minimum investment: £1.
Accepts transfers from existing cash Isas? No.
Available: Through branches.

NATIONWIDE E-ISA: 3.1PC

Includes 1.35 percentage point bonus payable until July 31, 2012.

Underlying rate: 1.75pc.

Guarantee: None.

Minimum investment: £1.

Accepts transfers from existing cash Isas? Yes.

Available: Online only (www.nationwide.co.uk). You have to run another account with Nationwide to qualify for this account.

HALIFAX ISA DIRECT

REWARD: 3PC

Includes 2.5 percentage point bonus for the first 12 months.

Underlying rate: 0.5pc.

Guarantee: Premium rate for a year, then your money is moved to Isa Direct which currently pays 0.5pc.

Minimum investment: £1.

Accepts transfers from existing cash Isas? Yes.

Available: In branches, online (www.halifax.co.uk) or phone 0845 726 3646).

■ WEST BROMWICH has closed three accounts to new savers. The move is a sharp reminder that anyone still in these low-interest accounts should get out now.

Its Acorn account for children pays a miserly 0.05pc — and that's before tax — making it one of the worst accounts from any bank or building society.

Its Easy Access Isa at 0.1pc and Privileged Isa at 0.25pc also come under the axe.

Better deals include Halifax's 3pc on its Direct Reward Isa. Top easy access children's accounts include Northern Rock's Little Rock at 3pc or C & G Young Investor and Chelsea BS Ready Steady Save both at 2pc.

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Did you know?

William Gladstone delivered the longest Budget speech at four hours and 45 minutes in 1853