

Top rates are withdrawn in just days

SAVERS tempted by the recent flurry of top online saving rates must move fast as deals are rapidly being pulled — often after just a matter of days. Generous online deals, including Newcastle Online Easy Access, Northern Rock Online Saver Reward and Leeds Online Access, all of which paid more than 2.4pc (3pc before tax), were on sale for barely a couple of few weeks.

The latest to join the battle for savers' money on internet accounts with easy access is Nottingham Building Society. Its eSaver Plus Issue 2 pays a top 2.56pc (3.2pc), including a 1.16 (1.45) percentage point bonus, which lasts until August 31 next year.

You will not earn any bonus if you close the account before this date.

The move comes hot on the heels of Derbyshire's increase in its NetSaver Issue 1 to 2.54pc (3.18pc), including a 1.74 (2.18) point bonus payable until November 30 next year.

You can still earn more than 2.4pc (3pc) if you prefer to run your easy-access account through the post.

Northern Rock Saver Reward pays 2.49pc (3.11pc) including a 1.2 (1.5) point bonus for the first 12 months.

For branch accounts, Newcastle BS's Direct Saver Plus pays an attractive 1.88pc (2.35pc) but you are limited to four free withdrawals a year.

With Yorkshire, Chelsea and Barnsley building societies, all part of the same group, you earn 1.8pc (2.25pc) but can only make three withdrawals a year.

The rates are not boosted by a bonus so you do not have to worry about moving your money around each year.

BEST BUYS: Variable rate savings accounts — easy access

Provider	Contact	Account	Guarantee	Compensation licence	Minimum deposit	Before tax	After 20% tax	After 40% tax
					£	%	%	%
INTERNET/ONLINE								
Newcastle BS (e)	0845 606 5522	Direct Saver Plus	no	own	1	2.35	1.88	1.41
Yorkshire BS (d)	0845 1200 100	Triple Access Saver	no	shared	100	2.25	1.80	1.35
Nationwide (f)	0800 302010	Flexclusive	to Jan 2013	shared	1,000	2.25	1.80	1.35
Northern Rock	0845 600 4466	Everyday Access	no	own	1	2.05	1.64	1.23
TELEPHONE (T) and POSTAL (P) ACCOUNTS								
Sainsbury's Bank	0500 405 060	Easy Saver (T)	no	own	1	2.60	2.08	1.56
Allied Irish Bank (GB)	0845 495 2222	Easy Access 3	to Jan 2012	own	1	2.40	1.92	1.44
Newcastle BS (e)	0845 606 5522	Direct Saver Plus	no	own	1	2.35	1.88	1.41
BRANCH ACCOUNTS								
Santander	santander.co.uk	eSaver 4	one year	own	1	3.10	2.48	1.86
Northern Rock	northernrock.co.uk	Everyday Access Online	no	own	1	2.75	2.20	1.65
Skipton BS	skipton.co.uk	My Saving	to Jan 2012	shared	1	2.50	2.00	1.50
Intelligent Finance	if.com	iSaver	no	shared	1	2.49	1.99	1.49
CASH ISAS: Branch (B), Telephone (T), Postal (P) and Internet (Int)								
Northern Rock	northernrock.co.uk	E-Isa 2 (Int)	no	own	1	2.80	2.80	2.80
Newcastle BS	northernrock.co.uk	Online Access Isa (Int)	no	own	1	2.70	2.70	2.70
Northern Rock	0845 600 4466	Easy ISA 2 (B/P)	no	own	1	2.65	2.65	2.65
NS&I	0500 007 007	Direct Isa (Int/T)	no	Government	100	2.50	2.50	2.50
TAX-FREE CASH ISAS WITH INTRODUCED OFFERS: High Street, postal, telephone and internet								
AA Savings (a)	theaa.com	Internet Access Isa (Int)	Bonus / offer	shared	500	3.05	3.05	3.05
Santander (a)	0800 234 6065	Flexible Isa 3 (B/T/Int)	1.35% pt for 1 yr	own	1	2.81	2.81	2.81
Principality BS	principality.co.uk	e-ISA 2 (Int)	2.31% pt for 12 mths	own	1	2.80	2.80	2.80
C & G	via branch	Cash Isa (B)	1% pt for 1 yr	shared	1	2.70	2.70	2.70
M&S Money	0808 0022 222	Flexi Cash Isa (T/Int)	1.7% pt for 1 yr	own	100	2.65	2.65	2.65
TAX-FREE ACCOUNTS WITH INTRODUCED OFFERS: High Street, postal, telephone and internet								
Nottingham BS	thenottingham.com	eSaver Plus 2 (Int)	1.45% to 31/8/12	own	500	3.20	2.56	1.92
Derbyshire BS	derbyshire.co.uk	NetSaver 1 (Int)	2.18% pt to 30/11/12	shared	1	3.18	2.54	1.90
West Bromwich BS	westbrom.co.uk	WebBSave Easy Access 3	1.42% pt to 31/10/12	own	1,000	3.17	2.54	1.90
Nationwide BS	nationwide.co.uk	MySave Online Plus	1.58% pt for 1 year	shared	1,000	3.12	2.50	1.87
Northern Rock	0845 600 4466	Saver Reward (F)	1.5% pt for 1 yr	own	1,000	3.11	2.49	1.86
ING Direct (b)	0800 376 8877	Direct Savings (Int/T)	2.56% pt for 1 yr	Dutch	1	3.10	2.48	1.86
Saga (c)	0800 066 5784	Telephone Saver 2 (T)	1% pt for 1 yr	shared	1	2.75	2.20	1.65
Santander	0800 399 9875	Instant Access Saver 3 (B/T)	1.5% pt for 1 yr	own	1,000	2.50	2.00	1.50
Kent Reliance	0845 122 0022	Easy Access Bonus 3 (B/P)	1.5% pt for 1 yr	own	1,000	2.50	2.00	1.50
Norwich & Peterborough BS	0845 300 2511	Branch Saver (B)	1.25% pt for 1 yr	own	1	2.25	1.80	1.35

KEY: (a) No transfers from other providers. (b) New savers only. (c) For the over-95s only. (d) Max three withdrawals a year. Also available at Chelsea and Barnsley BS branches. (e) Limited withdrawals. (f) Open to Society's current account customers only.

TABLE COMPILED BY SYLVIA MORRIS. See www.thisismoney.co.uk for savings updates. To find out which banks and building societies share a licence, go to www.fsa.gov.uk or call 0845 606 12340.