

Say hello to our “forever” cash ISA

Access competitive rates and diversify cash holdings with Insignis’ *forever* cash ISA. With one simple application you can access market-leading interest rates offered by multiple banks to grow your cash holdings.

Are your legacy ISAs growing your wealth?

Many of our clients hold ISAs across multiple banks, years, and providers. It’s easy to lose track, and hard to be sure that you are:

- Taking advantage of competitive rates and earning what you should be
- Maximising your FSCS coverage
- Actively managing the cash in existing ISAs and responding when rates change

That’s why we created the *forever* cash ISA — a simple way to manage and grow your cash held in ISAs. One application provides access and ease of movement between multiple savings accounts whilst keeping your cash within the ISA tax wrapper.

Why choose the Insignis cash ISA?

All of your ISAs, finally in one place

Apply once and, with this multi-bank ISA, reallocate your ISA funds across a range of savings products year on year.

Diversify your funds across FSCS protected banks

Distribute funds across multiple banks and building societies to help reduce concentration risk and optimise FSCS protection (where eligible).

Market-leading interest rates

Distribute your cash across a selection of easy access and fixed-term cash ISA products — offering competitive rates and maturities to suit liquidity needs. Minimum deposit terms apply.



Valuable to know

Minimum Deposit

Minimum deposit £10,000 to open or transfer in existing cash ISAs.

Transfers

Cash transfers only (no in-specie transfers), other ISA investments will need to be sold down to release funds. Our team can support with this process.

Recognised for excellence

- Fintech Awards London 2025 WealthTech Company of the year - Winner
- Fintech Awards London 2024 FinTech Company of the year - Highly Commended

 **Speak with your financial adviser to learn more.**

Cash ISA rates

	 ALRAYAN BANK	 ARBUTHNOT LATHAM Bankers since 1833	 Charter Savings Bank	 OakNorth	 Santander International	 Vida Savings	 ZOPA BANK
Easy Access		3.87% AER	4.13% AER			4.05% AER	3.90% AER
6 Month Fixed-Term					3.85% AER		
1 Year Fixed-Term*	3.90% AER			4.00% AER	4.10% AER	4.31% AER	
2 Year Fixed-Term	3.50% AER				3.55% AER		

The rates displayed are for funds deposited in a cash ISA account only; they are valid as of 05/09/25. Minimum deposit criteria may apply.

*The rates quoted for 1 Year Fixed-Term include an ISA Bonus of 0.15% which will be paid by Insignis on maturity. [Terms & conditions apply.](#)

