

Client Brochure



Diversify risk as you grow your cash savings

Optimise FSCS coverage

Explore thousands of savings products from 50 banks and building societies on our platform. Distribute your cash across multiple savings products and optimise your FSCS coverage: the FSCS will compensate up to £85,000 per eligible person per authorised institution should that institution fail.

Access exclusive saving rates

Get exclusive access to rates that you might not find on the high street. We work directly with a wide range of top banks and building societies across the UK to bring you a selection of competitive products.

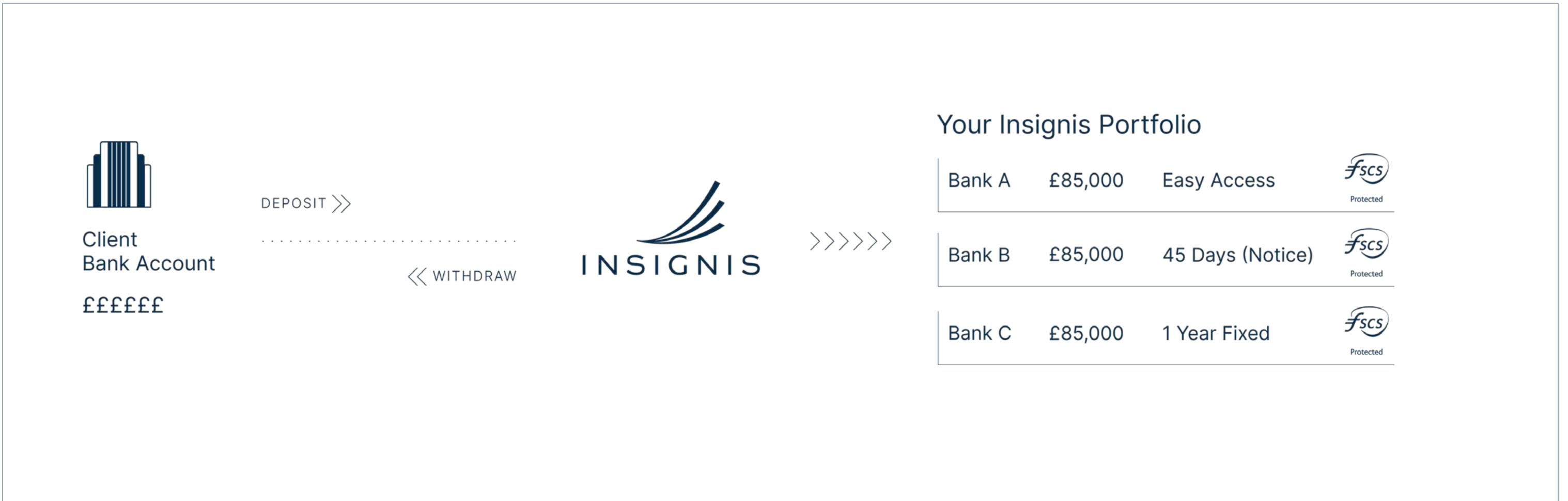
View all interest earned in one platform

See exactly how much interest you have received across all of your deposit accounts. Simplify tax year end when it comes around.



The Insignis platform at a glance

Insignis helps you to diversify your cash across multiple savings accounts using one platform.



View your cash assets in one platform

With an Insignis account, you can access all your savings accounts with a single login.

Portfolio



TOTAL

£413,830

TOTAL FUNDS PLACED

£340,000

HUB

£73,830

Place Funds from Hub

INTEREST RATE

4.42%

My Deposits

BANKS	◆ AMOUNT	◆ RATE	◆ PRODUCT	◆ AVAILABLE	
	£85,000	4.22%	Easy Access	Now	<div style="display: flex; gap: 5px;"> Withdraw Add Funds </div>
	£85,000	4.40%	3 Month Fixed (Term) <small>Terms & Conditions</small>	10-July-2025	
	£85,000	4.45%	95 Days Notice <small>Terms & Conditions</small>		<div style="display: flex; gap: 5px;"> Give Notice Add Funds </div>
	£85,000	4.61%	1 Year Fixed (Term) <small>Terms & Conditions</small>	10-Apr-2026	

Rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates. Rates are subject to change and may vary depending on client type, product availability, and minimum and maximum deposit sizes.

Choose from a selection of 50 banks and building societies



A simple way to optimise interest from cash

If you held £750,000 in a high street bank account earning 1.15% interest, your projected annual return would be just £8,625.

By using the Insignis platform, you could increase your projected annual interest to £32,850 by accessing a wider range of competitive rates. At the same time, you could achieve full FSCS coverage by spreading deposits across multiple deposit-takers, with up to £85,000 of protection available per eligible person per authorised institution.

Potential FSCS
coverage

FROM
11.33%

TO
100%

Improvement on interest
rate accessed¹

FROM
1.15%

TO
4.38%

Improvement on income
return from interest²

FROM
£8,625

TO
£32,850

¹ Rates are for illustrative purposes only.

² Based on projected interest earned over a year.

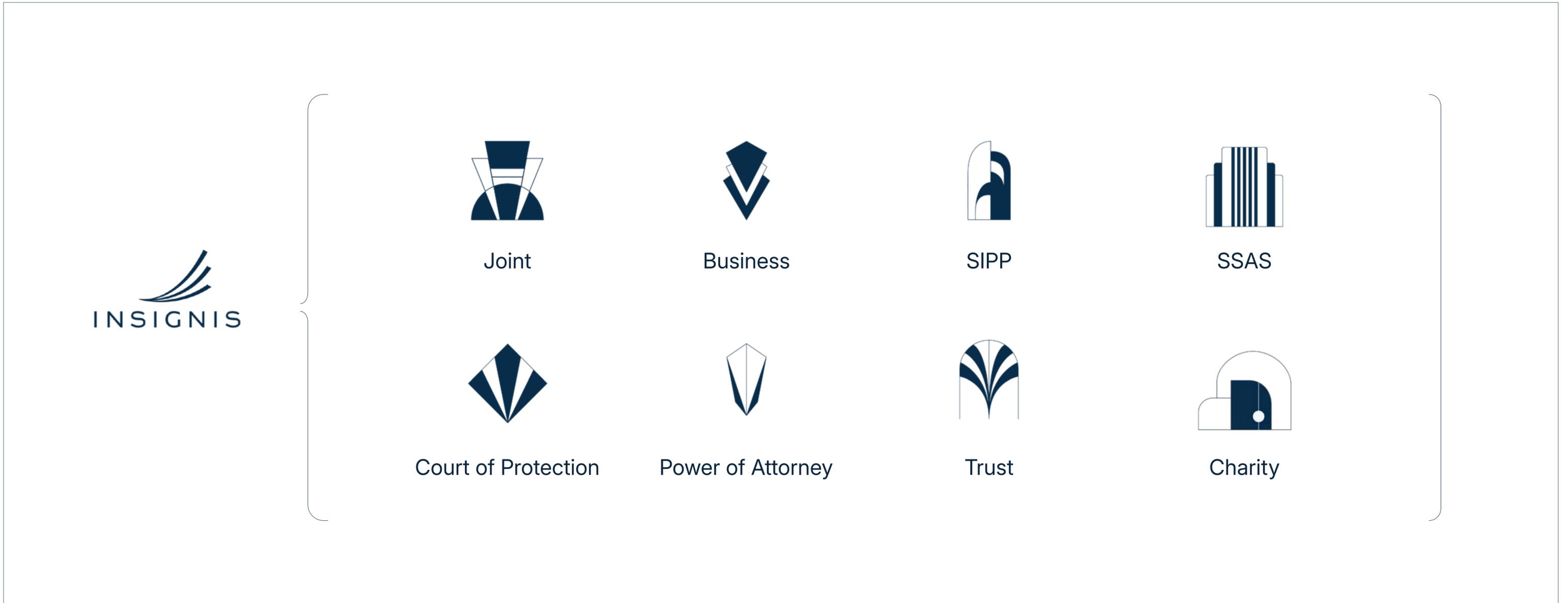


Insignis can support you through key financial moments

Clients have benefited from our services during important financial events and transitions, such as:

- Savings
- Inheritance
- Sales of Investments
- Redundancy
- House and Land Sales
- Pensions
- Personal Injury Settlements
- Lottery Wins
- Business Sales
- Gifts
- Insurance Payouts
- Divorce

Our services extend beyond personal cash management



Your peace of mind is our priority

Beneficial owner

You, as the client, remain the beneficial owner of your funds at all times.

FCA regulated

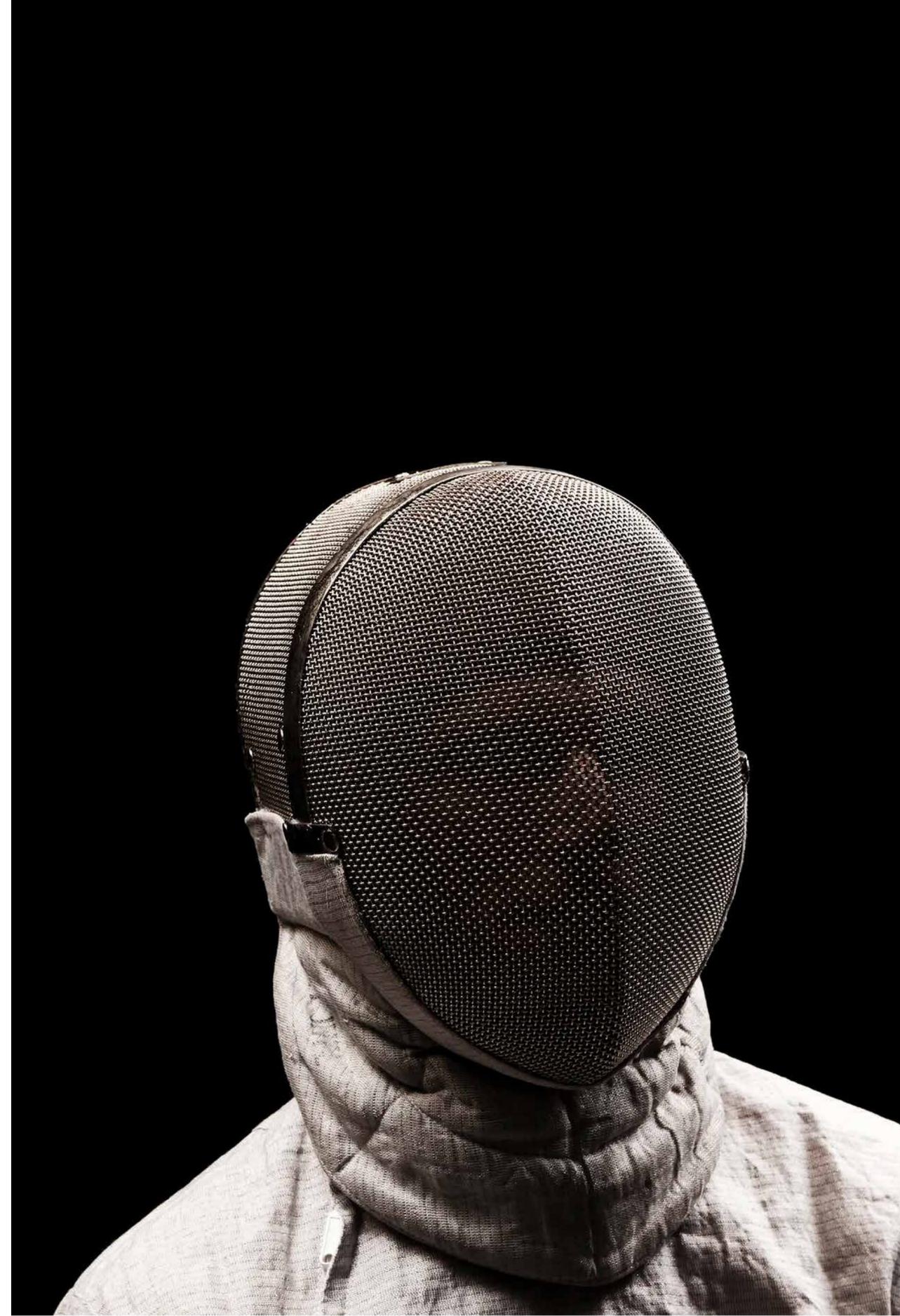
Insignis Asset Management Limited is authorised and regulated by the Financial Conduct Authority (813442) for the provision of payment services.

Security

We provide a secure platform and require two-factor authentication on all transactions.

Support

Our client services team in Cambridge can be reached via email or telephone to address any queries you may have.



How our fees work

Fees are calculated daily as a percentage of total deposits held on the platform and are collected monthly in arrears at the end of each month.

There are no setup, administration, or transaction fees, regardless of deposit size. As an intermediary financial service, our fees are exempt from VAT.

The full savings rates offered by our deposit-takers are passed directly to you without deductions.

Platform Fees

From	To	Platform Fee
£50,000*	£499,999	0.25%
£500,000	£1,999,999	0.20%
£2,000,000	£9,999,999	0.15%
£10,000,000	No maximum	0.10%

*For clients without an adviser referral, a minimum deposit of £100,000 is required.

How Insignis became the home of cash savings

Founded by former investment bankers Paul Richards and Giles Hutson, Insignis has helped clients grow cash savings since 2017.

As a founder-owned business, Insignis operates with independence. We work closely with banks and financial partners to deliver value for our clients. With offices in London and Cambridge, Insignis has grown into a dynamic team of specialists passionate about reshaping the savings market.

As we continue to expand, we remain committed to transforming how savings are managed by making them more accessible, more transparent, and easier to oversee.



PAUL RICHARDS

GILES HUTSON



2025
Wealth & Asset Management Awards
Shortlisted for WealthTech Firm of the Year



2024
Fintech Awards London
Highly Commended Fintech Company of the Year



2022
Pam Awards
Digital Wealth Proposition



2021
Savings Champion
Best Cash Savings Platform

insigniscash.com

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