

Savings Accounts

Money

The types available, and the trade-off each makes.

Names vary by country; the structures are common.

Type	Access	Rate
Instant access	Any time	Lowest
Notice account	30–120 days' notice	Middle
Fixed term	Locked for a term	Higher
Regular saver	Monthly deposits only	Often highest, capped
Cash ISA / tax-free	Varies	Tax advantage
Premium bonds / lottery-style	Any time	Prize, not interest

Introductory bonus rates typically expire after a year. Diarise the date or the rate quietly collapses.