



PARTNERS WEALTH MANAGEMENT
DEPOSIT SERVICE

YOUR CASH MANAGEMENT SOLUTION

Powered by:

INSIGNIS CASH

BENEFITS OF A CASH MANAGEMENT PLATFORM

Improve returns and reduce risk on your cash deposits with minimal effort. Insignis Cash works with thousands of savings and deposit accounts to deliver bespoke solutions for clients.



One-time Sign-Up Process

One account opening gives access to the Insignis Cash Banking Network to multiple savings accounts now and in the future.



Your Money

You remain the beneficial owner of the money regardless of how many savings accounts are opened.



Large Banking Network

Insignis Cash has more than 40+ banks and building societies in its Banking Network offering different client types a variety of term options to meet liquidity requirements.



FSCS Protection

Eligible deposits can receive protection of up to £85,000 per individual for each account opened.



A Proactive Account

Ongoing account management and proactive communication from Insignis Cash means always getting better returns for your cash.



FCA Approved

Insignis Cash is independent and fully regulated by the FCA under the new payment service regulations.

A single sign-up process gives you access to 40+ banks and building societies and minimises the time and effort it takes to manage your cash both now and in the future. More than £1.6 trillion in cash deposits in the UK could be working harder. Insignis Cash has built a savings and deposits platform to enable our clients to achieve this.

HOW IT WORKS



With a single sign-up process, you can open an Insignis Cash account providing you access to savings accounts from over **40+ banks and building societies** with market-leading interest rates, all on one platform.

1

Apply

Complete a single sign-up application form, submit all required documents for approval

2

Transfer

Deposit your cash savings in your Insignis Cash Hub account

3

Place

Choose from thousands of market-leading saving accounts to place your funds

4

Earn

Maximise your interest earnings with our easy online transfer process

WHY INSIGNIS CASH

Sign-up Process

A single sign-up process gives clients access to thousands of savings accounts from 40 protection-eligible banks

Security

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

Banks & Rates

Market-leading rates are available through the Insignis Cash platform and access to banks that do not offer products to clients directly..

Support

Our Client Services team based in Cambridge can be reached via email or telephone to address any queries a client may have

Low Initial Deposit

Very low minimum deposit levels of £50,000 and no maximum deposit levels.

Beneficial Ownership

The funds never touch Insignis Cash; the clients remains the beneficial owner of their funds at all times

Fees

Fees are calculated as a percentage of deposits held on the platform. No account opening fee or administration fee.

24/7 Access

Clients can manage their accounts on the go 24/7 via the Insignis Cash platform online; clients can add, move, and withdraw funds easily

FSCS Protection

All UK-based banks on the Insignis Cash platform are members of the UK Financial Services Compensation Scheme (FSCS). Eligible deposits are protected, up to £85,000 per depositor per UK bank. For full details on your eligibility, please refer to the FSCS website

Proactive Communication

We will provide notifications on upcoming maturing accounts 14 days and again 24 hours before the maturity, allowing clients to assess their options to either place their funds into new products or withdraw them

FCA Regulated

Insignis Cash operates under PISP to operate accounts on behalf of clients, and AISP, to present multiple deposit products to clients on a single platform

Credit Rating Information

Insignis Cash provides clients access to credit rating information fro the counterparties on the bank panel

HOW OUR FEES WORK

Simple

Fees are calculated as a percentage of the deposits held on the platform.

Fees are recalculated if new funds are added, withdrawn, or interest is earned.

Easy

We don't issue invoices, and the annual fee is put aside as a reserve in your account.

Fees are taken monthly, in arrears, at the end of each month.

Transparent

Fees are shown on the illustration as well as the online platform once you have signed up. Regardless of your deposit size, there is no annual management fee, one-time setup fee, or administration fee.

From	To	Client Fee
£50,000	£299,999	0.25%
£300,000	£999,999	0.20%
£1,000,000	£1,999,999	0.15%
£2,000,000	£4,999,999	0.10%
£5,000,000	No Maximum	0.075%

Fairness

Fees are shown on the platform. If clients withdraw funds ahead of a year, the fees in the reserve account are fully reimbursed on a pro-rated basis.

VAT

As an Intermediary Financial Service, our fees are VAT exempt.

Minimum Charge

For clients who leave the service within a 3-month period, there will be a minimum charge of one quarter's fees applied

Example Of How Fees Work

Mrs P has a deposit amount of £400,000 with a fee rate of 0.20%. Therefore, the Insignis Cash fee reserve is £800, and Insignis Cash placed £399,200 into the agreed deposit accounts. Each month we will take £66.66 in arrears for the arrangement of the fee. Mrs P can log into the Insignis Platform and review her portfolio, where the fee reserve is shown alongside her portfolio summary

PARTNERS WEALTH MANAGEMENT

DEPOSIT SERVICE

Insignis Cash is independently owned and steeped in a wealth of financial and technological experience. Our CEO, Giles Hutson and Chairman, Paul Richards, have over 50 years of financial services experience with Merrill Lynch and Morgan Stanley.

With offices in Cambridge and London, our team focus on ensuring clients receive impeccable service. It's at the heart of what we do. Insignis Cash Asset Management Limited is 100% privately owned and is operated by the majority shareholders of the business, Giles Hutson, CEO and Paul Richards, Chairman.


Insignis Cash Security

All payments go through a two-tier approval process to ensure that no one individual can authorise payment. Your client's savings will only be returned to their designated account, as indicated when they set up the service. Your Insignis Cash Account Manager will require a separate verification process before they can release funds.

Get in touch

Find out how we can help you or your clients to reduce risk, increase return and save time.

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