

Not-for-profit Brochure



Make your funding work as hard as you do

Join UK charities and organisations using the Insignis platform to earn more interest on their savings.

"The platform is straightforward to use and any queries we had were answered quickly and professionally."

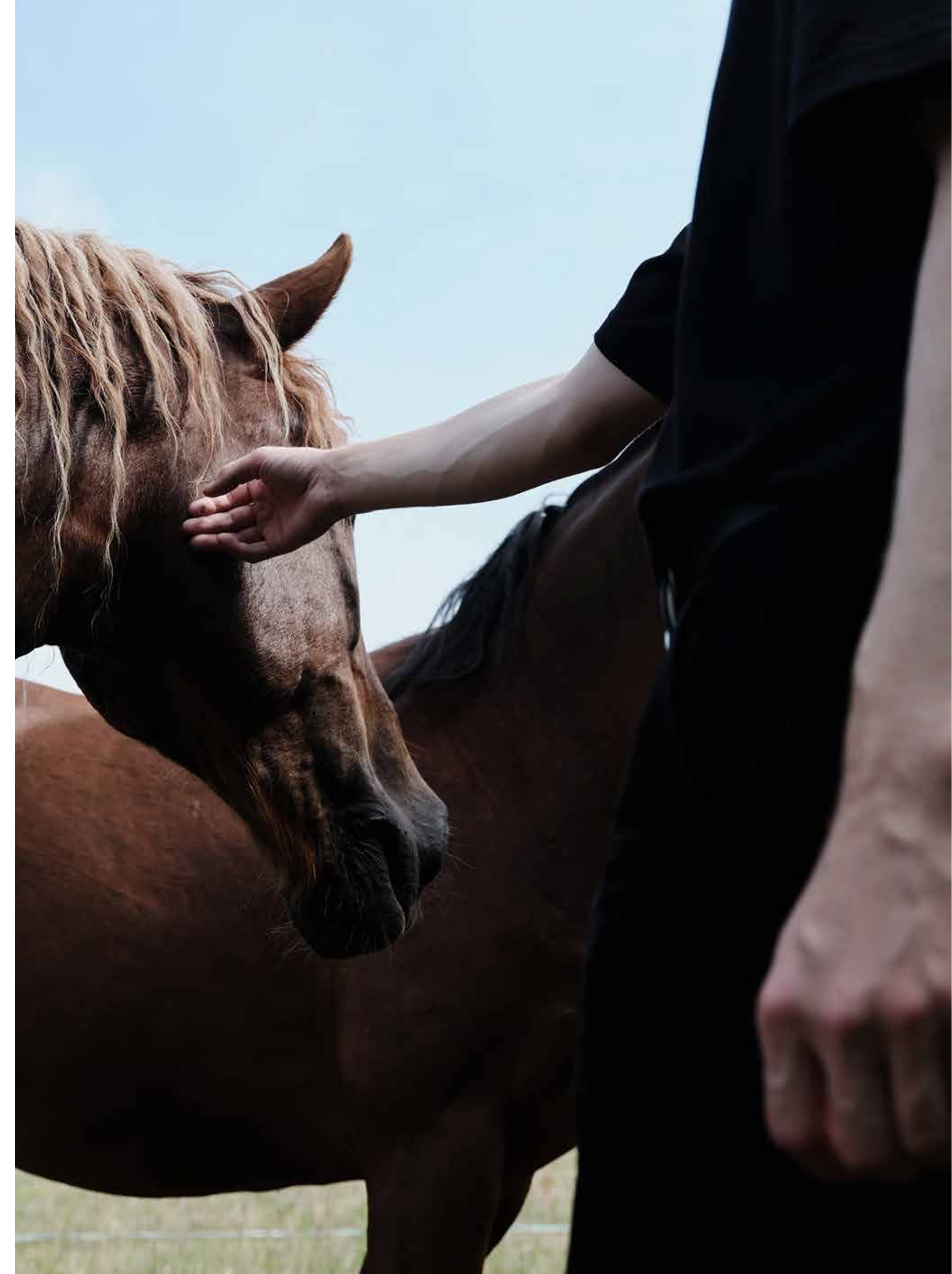
Gavin Black
Head of Finance
Scottish Sports Future

With a single application, your organisation can access a wide selection of competitive savings accounts from our carefully chosen banks and building societies.

Broadening your access to deposit accounts can help you reduce risk and generate more interest on your savings, providing additional funding to support the communities you serve.

Eligible deposits are covered by FSCS protection.

[Start your application now](#)



Access thousands of savings accounts with one application

Optimise returns

Insignis offers access to exclusive rates from the banks and building societies that form a part of our panel. In 2024, our clients earned a total of £195m in interest from deposits placed across the wide range of savings accounts on our platform. Clients increased their returns while ensuring access to their funds in line with their liquidity needs.

Reduce bank risk

Enhance FSCS coverage and increase bank diversification by spreading your company's reserves across multiple banks and building societies.

Save time

Insignis saves time by streamlining the onboarding process. You only need to go through onboarding once, eliminating the need to repeatedly fill in multiple application forms for each savings account.

Effortlessly track and manage cash reserves

1

Complete an Insignis Application Form to open a Charity Account.

Application Form

INSIGNIS

Charity Name:

Charity Address:

Charity Number:

6 Month Fixed Term

5.15%

Easy Access

4.80%

1 Year Fixed Term

5.15%

3

Place, withdraw and re-invest funds.

Portfolio

INSIGNIS

Bank A

£85,000

Easy Access

Rate: 4.43%

 Protected

Bank B

£85,000

95 days notice

Rate: 4.77%

 Protected

Bank C

£85,000

1 Year Fixed

Rate: 4.75%

 Protected

The rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates.

[Start your application now](#)

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View your
organisation's
cash assets in
one platform

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.

INSIGNIS

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	Withdraw Add Funds
	£85,000	4.40%	3 Month Fixed (Term) Terms & Conditions	10-July-2025	
	£85,000	4.45%	95 Days Notice Terms & Conditions		Give Notice Add Funds
	£85,000	4.61%	1 Year Fixed (Term) Terms & Conditions	10-Apr-2026	

Choose from a selection of 50+ banks and building societies



How we keep you protected (and support risk management)

FCA authorised

Insignis is authorised and regulated by the Financial Conduct Authority (FCA) for the provision of payment services.

As a Payment Initiation Service Provider (PISP) we can only initiate payments from your nominated account under explicit instruction from an authorised representative such as a director or signatory.

As an Account Information Service Provider (AISP) we can access and consolidate financial data from your various savings accounts, with your consent, to provide a comprehensive view of your cash holdings.

Security

Dual authorisation adds an extra layer of security by requiring two approvals for transactions, reducing the risk of fraud and errors. This control helps organisations strengthen oversight and ensure compliance with internal financial policies.

Beneficial ownership

Funds are held in your organisation's name and can only be transferred from and to your linked account. Insignis acts as a trustee under a bare trust structure which means that you retain full beneficial ownership of your deposits and any interest earned at all times.

What our members say about us

EDUCATION

CHARITIES

CREDIT UNIONS

"Before Insignis we spent a great deal of time filling in endless forms, getting together the right signatories, and researching where to place our funds, during which time the markets might well have moved. Signing up with Insignis has removed all of that, and we are now able to place funds in a matter of minutes, with no additional forms to complete. We have access to the best rates and choose only from institutions that meet our investment policy. "

Lisa Hughes
COO
The River Learning Trust

"The Insignis platform was easy to set up and is simple to use. It reduces risk by providing opportunity to spread funds over multiple FSCS protected banks, without the need to go through time-consuming account opening processes for each bank. There are a lot of banks available offering easy access, notice, and fixed term products helping us to maximise the rate of interest, meaning more money going back into teaching and learning."

Mike Hobbs
Finance Director
St Thomas Aquinas Catholic Multi Academy Trust

"Opening an account with Insignis was simple and straightforward! The platform is easy to operate. I now have the latest bank rates at hand and have increased my FSCS protection! I would highly recommend Insignis to anyone in the education sector looking for a simple way to access and manage a range of bank accounts without the hassle of visiting multiple banks and fulling in endless forms."

Kathryn Pillar
Bursar
Twyford School

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"Helpful Hounds Assistance Dogs was delighted with the service and terms that we received from Insignis when setting up our savings accounts. The personal help and information we received when making our choice of providers was invaluable. Added to that, the method of applying for accounts using a single form, together with the ease of transferring the money made the whole process straightforward."

Peter Rufus
CEO
Helpful Hounds Assistance Dogs

"From the moment we were in touch with Insignis, the process was made easy from start to finish, and the platform is very user friendly. Insignis employees are on hand and very approachable to talk you through the process and answer any queries in a timely manner. "

Anne Hardaker
Head of Finance
Harrogate Neighbours Housing Association Ltd.

"We were holding large cash reserves and, rather than open lots of separate bank accounts, our auditors recommended using a cash platform. From our initial enquiry to day-to-day use, we have found Insignis to be helpful and attentive. The platform is straightforward to use and any queries we have are answered quickly and professionally. We are delighted to be using Insignis and have no hesitation to recommend them to other charities. "

Gavin Black
Head of Finance
Scottish Sports Future

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"I looked at several cash management platforms before settling on Insignis. It was clear that they were easy to work with, very responsive and had done some research on credit union needs. We can quickly and easily spread our risk, investing our excess funds for maximum return without the hassle of dealing with multiple banks and deposit takers."

Mike Barry
Operations Manager
First Rate Credit Union

"Using Insignis simplifies the whole KYC process when starting a new relationship with a bank. Plus, it gives us access to enhanced rates and to some banks that do not deal directly with credit unions. The platform is simple to use and intuitive."

Steve Allen
CEO
Hillingdon Credit Union

"We find Insignis so easy to work with. As a small credit union, we would spend a disproportionate amount of time seeking the best rates and then having to complete all the paperwork necessary to open accounts. Now our Treasurer can access all the information and once approved by the Board, the investments are straightforward to make."

Jackie Simpson
General Manager
Westcountry Savings and Loans

Key benefits of Insignis

Access to competitive rates

Choose from a wide range of charity savings accounts, with competitive and exclusive interest rates from our extensive panel of banks and building societies.

Risk reduction

Diversify your organisation's cash across multiple deposit-takers to reduce concentration risk and optimise FSCS protection (where eligible).

Multi-currency accounts

Hold deposits in GBP, USD, and EUR to earn interest while reducing foreign exchange costs.

Streamlined reporting

Consolidate all interest earned across your accounts into one clear, easy-to-use report—making tax reporting and compliance simpler.

Personalised support from our UK-based team

Our dedicated client managers are here to support you, from onboarding to managing maturities. Our team will provide reminders when your fixed-term products approach maturity.

[Start your application now](#)



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
£250,000	£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%

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

Join leading UK charities
earning more on their savings
with the Insignis platform.

Start your application

insigniscash.com

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