

# Business Brochure



# Stop sitting on your company's cash reserves

Reduce the risk of bank exposure and access market-leading rates  
with 50+ banks and building societies to choose from.

[Start your application now](#)

# Transform your cash reserves by reducing risk and adding interest income to your cash flow

Whether you are looking to deposit £100,000 or £100 million, our platform provides seamless access to thousands of competitive deposit accounts in one place.

Start to diversify your cash reserves with just one application form and choose from a range of deposit products to match your company's liquidity needs.

All banks and building societies on our platform offer FSCS protection, subject to eligibility and FSCS rules.

For FSCS-eligible clients exceeding the protection threshold, we provide access to 20+ investment-grade banks.



# 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 2025, our clients earned a total of £260m 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.

# How we keep you protected (and support risk management)

## 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 businesses strengthen oversight and ensure compliance with internal financial policies.

## 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 business 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.

## Beneficial ownership

Funds are held in your business' 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.

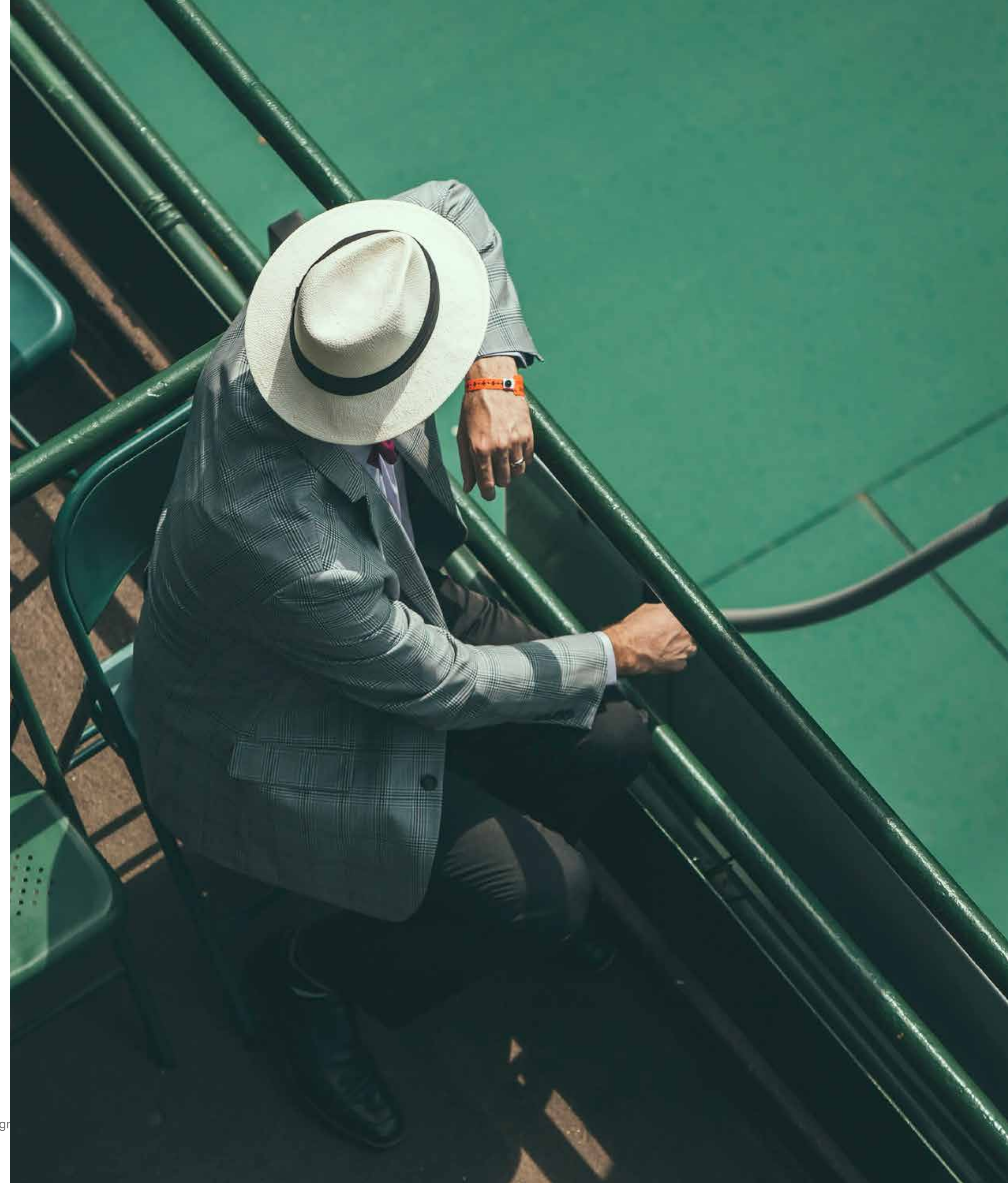
## FSCS protection

All of the banks on the Insignis platform hold their own banking license and funds are placed in banks and accounts of your choosing. All of the banks on our panel are regulated by the FCA, authorised by the PRA and offer FSCS protection for eligible deposits.

# Full control and visibility

- ◆ Manage business savings efficiently, without compromising on governance.
- ◆ Add **unlimited users** with varying levels of permissions; from full access to transactional and view only.
- ◆ Get peace of mind by adding an extra layer of security with **dual-authorisation**, requiring two approvals for transactions.

[Start your application now](#)



# Choose from a selection of 50+ banks and building societies




[Start your application now](#)

# Effortlessly track and manage cash reserves

1

Complete an Insignis Application Form to open a Business Account.

Application Form



Company Name:

Company Address:

Companies House Number:

2

Deposit cash and choose from our selection of savings accounts.

6 Month Fixed Term

4.24%

Easy Access

3.80%


1 Year Fixed Term

4.66%

3

Place, withdraw and re-invest funds.

Portfolio



Bank A


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£120,000

---

Easy Access

---



Bank B


---

£120,000

---

95 days notice

---



Bank C


---

£120,000

---

1 Year Fixed

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

[Start your application now](#)

# View your company's cash assets in one platform

## Portfolio







TOTAL <b>£553,830</b>	TOTAL FUNDS PLACED <b>£480,000</b>	HUB <b>£73,830</b>	INTEREST RATE <b>4.02%</b>
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[Place Funds from Hub](#)

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### My Deposits

BANKS	◆ AMOUNT	◆ RATE	◆ PRODUCT	◆ AVAILABLE	
	£120,000	3.90%	Easy Access	Now	<a href="#" style="border: 1px solid #008000; border-radius: 10px; padding: 2px 10px; margin-right: 5px;">Withdraw</a> <a href="#" style="border: 1px solid #008000; border-radius: 10px; padding: 2px 10px;">Add Funds</a>
	£120,000	4.00%	3 Month Fixed (Term) <small>Terms &amp; Conditions</small>	10-Mar-2026	
	£120,000	4.20%	95 Days Notice <small>Terms &amp; Conditions</small>		<a href="#" style="border: 1px solid #008000; border-radius: 10px; padding: 2px 10px; margin-right: 5px;">Give Notice</a> <a href="#" style="border: 1px solid #008000; border-radius: 10px; padding: 2px 10px;">Add Funds</a>
	£120,000	4.01%	1 Year Fixed (Term) <small>Terms &amp; Conditions</small>	10-Dec-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.

# Key benefits of Insignis

## Access to competitive rates

Choose from a wide range of business 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.

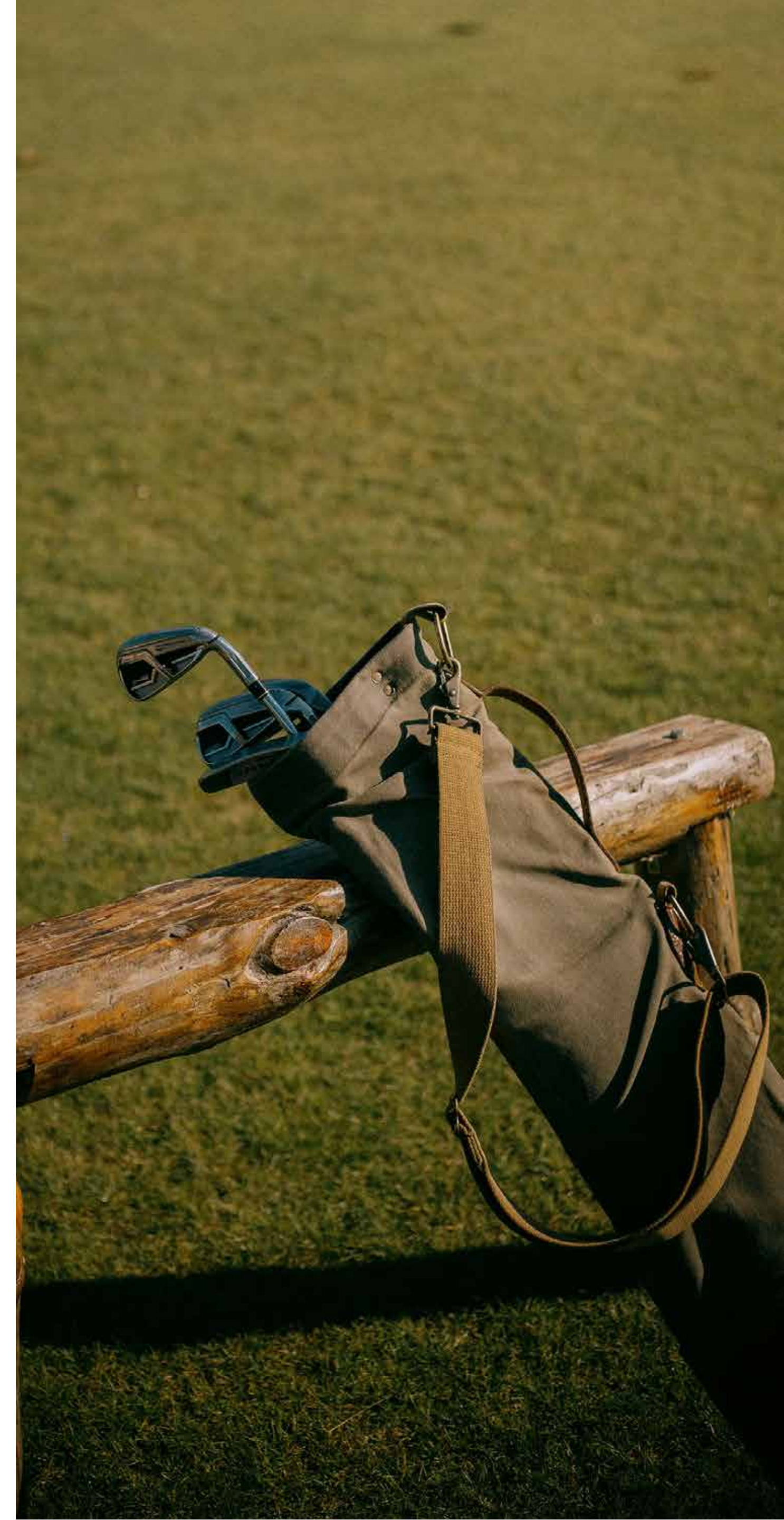
## Streamlined reporting

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.

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# Case study: Perlego

## Background

Perlego, a subscription-based platform offering digital textbooks to B2C and B2B users, successfully raised \$20 million in 2024. Perlego faced challenges in treasury management. The Silicon Valley Bank collapse further underscored the need to diversify cash holdings across multiple banks.

## Challenge

Without a dedicated treasury team, Perlego's Finance Director needed an efficient solution to support the company in:

- Mitigating risk by diversifying funds across multiple banks
- Earning competitive interest on surplus cash
- Managing their cash without additional internal resources

## Solution

Perlego partnered with Insignis, gaining access to 50 UK banks and building societies enabling them to increase interest income and manage their cash on one platform.

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"We've been using Insignis for the past 18 months and have found it a straightforward and convenient way to manage our cash deposits. There is a wide array of institutions and rates available which are sometimes more competitive than the quotes we get directly from our banks!"

Kirsty Lowe  
Finance Director at Perlego

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# What our clients say about us

"Insignis is proving a very efficient way for us to invest our excess cash deposits. Rates are competitive and it is incredibly easy to place funds according to our needs. It's great that we can do almost everything we need via the self-serve platform, but the team is always there to answer any questions we have."

Daisy Meakin  
COO  
xUnlocked

"Before Insignis, we spent a great deal of time filling in the 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 done away with all of that, and we are able to place funds in a matter of minutes, with no additional forms to complete. We have access to best rates, and choose only from institutions that meet our investment policy."

Ross Hendron  
Financial Controller  
McAlpine

"Before Insignis, we accepted a lower rate of interest with incumbent banks due to the time and resource needed to set up new accounts. This was considerable given the interest rate volatility we are seeing in the market. Signing up with Insignis has done away with all of that for a modest fee. We are happy with the service provided and would gladly recommend Insignis to other companies like us."

Sophie Cave  
Head of Finance  
Lapland UK

# How our fees work

- ◆ 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
£100,000*	£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 referred by an adviser, the minimum deposit is reduced to £50,000.

## How our fees are calculated

When you make a deposit, the annual fee is segregated from the funds available to deposit and placed in a fee reserve. As your portfolio value fluctuates, so too does your fee reserve.

The fee is calculated daily and we draw from the fee reserve each month in arrears.

The value of the fee reserve can be viewed under the 'Portfolio Summary' report. Any recalculation and drawing down of the fee reserve can be viewed in the 'Transaction History' report.

## Illustration Example

Business A has a deposit amount of £500,000 with a platform fee of 0.20%. The Insignis fee reserve is £1,000, leaving £499,000 available to place into the selected accounts. Each month, Insignis draws down £83.33 in arrears from the fee reserve. Business A can log into Insignis and review their portfolio, where the fee reserve is shown in their 'Portfolio Summary'.

# 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

# Make your money work as hard as you do.

Start your application

[insigniscash.com](https://insigniscash.com)

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