

Introducing **SJP Cash Deposit Service** powered by Flagstone



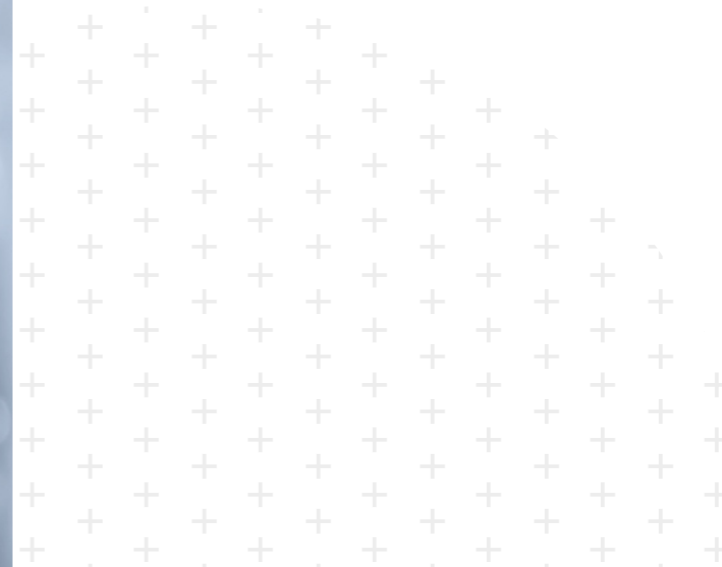


Enjoying your *wealth*

Getting the best interest rates in the market isn't easy. To make the most of your money, you have to spend time researching the best options and opening new accounts.

The Cash Deposit Service is a simple, convenient and inventive alternative to allow you to get the most from your cash.

The **SJP Cash Deposit Service, powered by Flagstone**, is a secure digital cash platform. It gives you access to exclusive, market-leading interest rates from up to 50 banks and building societies. Put simply, it makes your cash work harder for you.



Make your cash *work harder*

Cash is a really important element of your financial security and wellbeing in the short to medium term. You might be saving for home improvements, a car, a deposit on a home or simply for unexpected expenses. Sometimes you might even need a temporary home for a much larger sum.

So where should you put that hard-earned cash? We understand that a High Street bank can often be your first port of call. After all, it's easier than opening a new account or researching other options. Plus, you trust them. But there are likely to be better rates available elsewhere.

The SJP Cash Deposit Service powered by Flagstone makes your cash work harder for you. It's a secure online cash management platform where you can

maximise your interest easily. In a nutshell:

It's secure and easy to use

You can compare, open and manage multiple deposit accounts easily and efficiently. You have 24/7 access to all your accounts in one place.

It maximises your interest

You'll get access to exclusive rates and hundreds of deposit accounts through a single application. You can download statements and an annual interest rate summary.

It protects your cash

At the click of a button, you can make sure more of your money is eligible for the Financial Services Compensation Scheme (FSCS) by spreading your cash across multiple banks.

What they're saying about Flagstone:

'Very impressed. Very customer focused and unbelievably quick. Clear concise information provided.'

Mr G M



How it works



A case study

Mr & Mrs R's savings if deposited with their bank, would have earned just 0.30%, generating £1,530 per annum interest.

After receiving Mr & Mrs R's application, their SJP Cash Deposit Service account powered by Flagstone was opened within 48 hours. Using the intuitive filters and portfolio builder tool, they spread their money across three accounts, with different banks, in just a few clicks.

Mr & Mrs R's funds now earn over nine times more interest income (before fees) and they have peace of mind that every penny is protected by the FSCS (Financial Services Compensation Scheme).

Here's how a Flagstone deposit can add up to nine times more income and £340,000 of additional FSCS protection:

Deposit of £510,000 in February 2023

| | Mr & Mrs R's High Street bank | Flagstone |
|-----------------------------|-------------------------------|---------------------------|
| Which account? | e-saver | 3 instant access accounts |
| Interest rate* | 0.30% | 2.87% (blended rate) |
| How much is FSCS-protected? | £170k (33%) | £510,000 (100%) |
| Interest income per annum | £1,530 | £14,637 |

*rate as at February 2023

Be informed

The FSCS covers the equivalent of £85,000 per depositor (i.e. up to £170,000 per couple holding a joint account) per authorised bank. For more information, visit [fscs.org.uk](https://www.fscs.org.uk). Flagstone charges a tiered annual management fee subject to a maximum of 0.25% and has a minimum account opening deposit of £50,000.



SJP



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