

Business Savings & Deposits

OVERVIEW

Structured deposit accounts and savings products that allow your business to earn a meaningful return on surplus cash. Notice accounts, fixed-term deposits, and easy-access products offer materially better rates than a standard current account. For businesses with significant cash holdings, placing funds in the right product can generate meaningful additional income with no additional risk.

HOW IT WORKS

01

Identify surplus cash

We help you identify the portion of cash that can be set aside — either for a fixed period or subject to a notice requirement.

02

Select the right structure

We compare the market across easy-access, notice accounts, and fixed-term deposits to find the best rate for your timeline.

03

Funds placed with provider

Funds are placed with a bank or deposit taker.

04

Interest accrues

Interest accrues daily and is paid monthly, quarterly, or at maturity depending on the product selected.

05

Funds returned at maturity

At the end of the term or after the notice period, funds are returned to your current account — with interest earned.

IS IT RIGHT FOR YOUR BUSINESS?

- Businesses with surplus cash sitting in a low-interest current account
- Companies with predictable cash flows that can commit funds for a defined period
- Businesses building a reserve for a known future expenditure: tax, capex, or dividend
- Directors wanting to optimise the return on idle cash without taking risk
- Businesses recently in receipt of a large payment: asset sale, funding round, or strong trading period

INDICATIVE TERMS

Easy access	Variable rate; funds available on demand
Notice accounts	32–95 day notice periods; higher rates with longer notice
Fixed-term deposits	3 months to 5 years; best rates for longer commitments
FSCS limit	See FSCS statement below.
Min. deposit	Varies by provider; some require £10k–£25k minimum

Eligible business deposits held with a UK-authorised bank, building society or credit union are protected by the Financial Services Compensation Scheme (FSCS) up to £120,000 per eligible depositor per authorised bank. Banks in the same group that share a banking licence count as one bank for this limit. This protection comes from the FSCS and the partner bank or provider that holds your funds, not from Oku Financial, which is a broker and does not hold deposits. Eligibility depends on your business and the provider.

Ready to explore Business Savings & Deposits?

We'll compare the market and place your funds with the right provider for your timeline and rate requirements.

hello@okufinancial.com

+44 (0) 203 838 0250
okufinancial.com