

MORE INTEREST. LESS RISK. THE SMARTER CASH PLATFORM



Flagstone's unique cash platform gives individuals, SMEs, Charities and Trusts access to hundreds of deposit accounts at the click of a button, enabling them to significantly increase their interest income, mitigate their risk exposure and manage their cash in a new and simple way.



THE SMARTER CASH PLATFORM IN NUMBERS

450

Increase your interest income:

by choosing from more than 450 sterling, euro and US dollar, instant access, notice and term deposit accounts.

365

Research, plan & manage your cash:

24/7, 365 days a year with alerts to make you aware of new rates and consolidated monthly and year-end statements, via a simple online platform.

24

Manage risk:

through diversification of your deposits across up to 24 banks, providing the opportunity for greater utilisation of FSCS protection¹ and access to Flagstone's proprietary risk scoring analysis.

4

For all clients:

whether you're an Individual, a Business, a Charity, or a Trust, the Flagstone platform could benefit you.

1

All on completion of just one application form with no ongoing paperwork for new accounts.

How it works



Complete one application, to open your 'Hub Account'. Minimum deposit £250,000.



Set the deposit criteria: value, type (instant access, notice and/or term) and currency (£, \$ or €).



Browse and filter all the available accounts.



Select and execute.



Access consolidated monthly statements and year-end reporting.

Flagstone Investment Management is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 676754. www.fca.org.uk/register 0800 111 6768

¹ Accounts created on the Flagstone platform with onshore UK banks provide clients with the same FSCS protection as if the client had placed the deposit directly with that bank.



Protected

PERSONAL CLIENT CASE STUDY

Client Profile: Heather is an entrepreneur who was introduced to Flagstone by her Wealth Adviser.

Deposit size: £1.6m

Challenge: Heather was holding this large cash sum in a single account with a 'high-street' bank earning 0.10%, generating just £1,600 per annum in interest.

How Flagstone helped: Heather used the Flagstone platform to research and open a range of accounts to increase her interest income, manage her liquidity requirements and mitigate her risk exposure.

Result: In the space of just a few days Heather had opened accounts with 8 UK banks, increasing her interest income from £1,600 to £13,718 per annum and reducing her risk exposure through diversification.



CORPORATE CASE STUDY

Client Profile: Mark is the CFO at a publicly-listed company.

Deposit size: £15m

Challenge: Mark came to Flagstone with two main concerns. Firstly, some of the company's cash on balance was held in a Euro account at a bank that was charging the company to hold the funds through a negative interest rate. Secondly, the company kept £12m in a Sterling account earning zero interest. Mark was also keen to maintain liquidity and ensure the company's funds were not locked up for the long term.

How Flagstone helped: Mark signed up with Flagstone to take advantage of more appealing options from two of our A-Rated banking partners. The first was a 90-day notice Euro deposit account paying 0.20% to which he transferred €1.5m. The second, a 31-day notice Sterling account paying 1.10% interest in which he deposited £12m.

Result: Mark was able to open two new accounts within 48 hours through one simple sign up process.

He put a stop to the charges his company was paying on the Euro account, turning a loss into a gross interest income of €3,000 per annum.

On the Sterling funds, the company went from earning zero interest to £132,000 per annum.

** Currently £85,000 per authorised bank per depositor (as at 16 August 2017)*

CHARITY CASE STUDY

Client Profile: A well known UK charity which generates significant cash from an annual fund raising event.

Deposit size: £340,000

Challenge: The charity had £340,853 on deposit with a single bank earning 0.10%. The charity wanted to optimise their interest income but were also anxious to carefully manage their risk exposure by spreading their monies across a range of banks to better utilise FSCS cover*.

How Flagstone helped: Using Flagstone's platform filters to identify the accounts that met their needs and the Flagstone Risk Scoring methodology and Risk Sheets to check that each of the banks met their requirements, they quickly and efficiently diversified their deposits across four banks on completion of just one application form.

Result: By opening accounts with four banks, the charity was able to secure FSCS cover for the full amount of its deposit.

The four accounts provided a blended rate of 1.03% meaning that the charity was able to generate £3,502 per annum in interest income rather than £341.



As seen in;



Flagstone
17th Floor, New Zealand House
80 Haymarket, London SW1Y 4TE

www.flagstoneim.com