

# Moneyfacts® Key Features

## data services

Moneyfacts offers a wide range of data solutions, providing accurate whole-of-market coverage of mortgages, savings, credit cards, personal banking and loans. Used in all types of applications, from large comparison websites serving the general public to specific corporate intranet sites and call centre systems, Moneyfacts data can be supplied as a Datafeed or Webservice.

Moneyfacts is renowned for its accuracy across the financial services sector and by sourcing information from our databases you too can relax in the knowledge that your application has the most accurate data available.

## Moneyfacts Datafeeds

Moneyfacts Datafeeds are static documents containing whole-of-market information for credit cards, mortgages, savings, loans, personal banking and Best Buys. Flexible and accurate, they are suitable for a range of tasks including market analysis, creating tables and producing comparisons. Updated and downloaded daily, these XML Datafeeds provide ultimate control for anyone looking to create a customised web application.

- Moneyfacts Datafeeds are provided in an easy to use XML Datafeed with each product identified by a persistent unique identifier
- Datafeeds can be processed, imported, displayed or referenced as required
- Each Datafeed is provided with comprehensive documentation in the form of a fully annotated XSD schema file
- Moneyfacts Datafeeds can be integrated with your advertising 'apply click deals'
- A free of charge Trial Access Licence is available, providing a snapshot of data to evaluate before purchasing.

## Moneyfacts Webservices

Moneyfacts Webservices provide a portal to Moneyfacts' databases. Available for both mortgages and savings they are used to power online search or sourcing tools. Moneyfacts Webservices process details via an online search form returning relevant product data as a tailored results page. Moneyfacts Webservices plug into the Moneyfacts databases which are updated throughout the day, ensuring timely and accurate whole-of-market coverage.

- Webservices can be processed, imported, displayed or referenced as required
- Moneyfacts Webservices include all search logic, calculations and statutory information needed to produce a wholly compliant service
- Each Webservice is provided with comprehensive documentation in the form of a fully annotated XSD schema file
- Moneyfacts Webservices can be integrated with your advertising 'apply click deals'
- A free of charge Trial Access Licence is available.

## Moneyfacts Data Service customers receive full support and guidance

Moneyfacts' staff are available to support you during the implementation phase of your project. From our expert research team who will answer any product related questions to our knowledgeable data service team who will answer your implementation, mapping, technology or integration queries, all staff are happy to assist.

All Data Services come complete with a full support package to allow you to complete your project successfully. If, however, you feel you require additional help with the integration we also offer a dedicated consultancy service. Please speak to our sales team for details.

Our support does not cease once your Data Service has been implemented, the Moneyfacts Servicedesk is available for all data queries and our staff - both research and technical - will answer any questions you may have.

Credit Card Company	Introductory Rate For Purchases	Typical Variable Rate	Per Annum Cash Advance	Interest Free Period
HSBC Bank Credit Card MasterCard	0.0% for 3 months	16.9%	23.9%	56 days
Post Office Platinum MasterCard	0.0% for 2 months	16.9%	26.9%	56 days
HSBC All in One MasterCard	0.0% for 3 months	15.9%	27.9%	56 days
NBSA Maximum Rewards Visa	0.0% for 9 months	15.9%	27.9%	56 days
Halfax All in One MasterCard	0.0% for 3 months	15.9%	27.9%	56 days
Egg Visa	0.0% until 1/9/2013	16.9%	22.9%	45 days
The AA Credit Card Visa	N/A	16.9%	27.9%	56 days
RBS Black Credit Card PCard	N/A	51.8%	16.6%	56 days

Moneyfacts Datafeeds are available for savings, mortgages, credit cards, loans, current accounts and Best Buy tables. Moneyfacts Webservices are available for mortgages & savings.

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## MONEYFACTS DATA SERVICES PRODUCT DATA

Moneyfacts Data Services contain a considerable amount of data. The following pages contain an outline of the data available. If you would like any further details please contact our sales team.

### SAVINGS DATA SERVICE

*Moneyfacts Savings data includes, but is not limited to, the following account types:*

- Variable Rate Accounts
- Notice
- Cash ISAs
- Regular Savers
- Fixed Rate Bonds
- Easy Access
- Internet only
- Children
- Offshore Savings
- Over 50s
- Affinity
- Guaranteed Equity Bonds
- NI Index linked Certificates

### SAVINGS DATAFEED AND WEBSERVICE:

*The Savings Datafeed and Savings Webservice includes, but is not limited to, the following fields:*

- Access Conditions
- Account Management Channels
- Account Provider
- AER (All rates and all applicable tiers)
- Age Range
- Cash Card Availability
- Conditional Bonus Details
- Currency
- Eligibility Conditions
- Gross Rate
- Interest Paid Away or Compounded
- Interest Payment Frequency
- Introductory Bonus Details
- Investment Conditions
- Minimum Initial Deposit
- Minimum/Maximum Investments
- Opening Restrictions
- Product Name
- Product Term
- Rate Guarantee Details
- Rate Type
- Regular Savings Details (Datafeed only)
- Transfer Details (ISAs) (Datafeed only)
- Unique Product ID
- Withdrawal Conditions
- Withdrawal Notice Period
- Withdrawal Penalty Details

### MORTGAGES DATA SERVICE

*Moneyfacts Mortgage data is available for both the Residential and Buy-to-let markets. Our data includes, but is not limited to, the following product types:*

- Fixed Rates
- Variable Rates (Including Discounts, Trackers, SVR products)
- Adverse Credit Products
- Current Account/Offset Products
- Flexible Products

### MORTGAGE DATAFEED AND WEBSERVICE:

*The Mortgage Datafeed and Mortgage Webservice includes, but is not limited to, the following fields:*

- APR
- Cashback Details
- Direct Business Availability
- Higher Lending Charge Details
- Incentive Details
- Initial Rate
- Initial Rate Period
- Interest Calculated Frequency
- Intermediary Business Availability
- Lender ID Number
- Lending Area
- LTV Limit Details
- Maximum LTV for First Time Buyer
- Maximum LTV for Remortgages
- Maximum LTV for Second Time Buyer
- Minimum /Maximum Term
- Minimum/Maximum Loan Amount
- Mortgage Provider
- Product Code or Name
- Product Feature Details
- Product Fees
- Product Rate Type
- Redemption Period
- Revert Rate
- Tracker Details
- Unique Product ID
- Valuation Fees

*Each Product returned by the Webservice also includes the following calculated fields:*

- APR
- Initial Monthly Payment
- Total Startup Fees
- Total Cashback
- Total Cost Over Term
- Total Cost Over the number of months specified
- Cost Per Pound

## MONEYFACTS DATA SERVICES PRODUCT DATA

Moneyfacts Data Services contain a considerable amount of data. The following pages contain an outline of the data available. If you would like any further details please contact our sales team.

### CARDS DATA SERVICE

*Moneyfacts Cards data includes, but is not limited to, the following product types:*

- Standard
- Black
- Gold
- Platinum
- Affinity (Donation) Cards
- Store Cards
- Business Credit Cards

### CARDS DATAFEED

*The Card Datafeed includes, but is not limited to, the following fields:*

- Affinity and Donation Details
- Card Benefits
- Card Image
- Card Management Channels
- Card Name
- Card Network (Visa/MasterCard/Amex/Diners Club)
- Card Provider
- Cashback Details
- Credit Limits
- Eligibility Details
- Fees and Charges
  - Annual Fee
  - Penalty Charges
  - Balance Transfer Fee
  - Cash Advance Charge
- Foreign Usage Loading
- Incentives
- Introductory Bonus Offers (Rates and Terms)
  - Purchase
  - Balance Transfer
  - Cash Withdrawal
- Loyalty Scheme Details
- Payment Protection Information
- Purchase Protection Details
- Repayment Information
- Standard Rates
  - Purchase
  - Balance Transfer
  - Cash Withdrawal
- Unique Card ID

### LOANS DATA SERVICE

*Moneyfacts Personal Loans data includes, but is not limited to, the following product types:*

- Unsecured Personal Loans
- Secured Personal Loans (By 2nd Charge)

### LOANS DATAFEED

*The Unsecured Loan Datafeed includes, but is not limited to, the following fields:*

- APR
- Eligibility Requirements
- Fees and charges
  - Arrangement Fee
  - Penalty Fees
  - Redemption Charges
- Flexible Features
- Loan Feature Details
- Loan Name
- Loan Provider
- Loan Usage Details
- Min/Max Advance Amounts
- Min/Max Terms
- Monthly Repayment Amounts (For several example loan amounts)
- Per Annum Flat Rate
- Rates (Including any tier information)
- Repayment Deferral Details
- Unique Loan ID

*The Secured Loan Datafeed includes, but is not limited to, the following fields:*

- APR (Including any tier information)
- Eligibility Requirements
- Fees and charges
  - Arrangement Fee
  - Penalty Fees
  - Redemption Charges
- Loan LTV Limits
- Loan Name
- Loan Provider
- Min/Max Advance Amounts
- Min/Max Terms
- Unique Persistent Loan ID

### CURRENT ACCOUNTS DATA SERVICES

*Moneyfacts Current Account data includes, but is not limited to, the following account types:*

- Personal Current Accounts
- Packaged Accounts
- With Overdrafts
- Without Overdrafts
- Basic Bank Accounts
- Youth Accounts
- Student Accounts
- Graduate Accounts

### CURRENT ACCOUNT DATAFEED

*The Current Account Datafeed includes, but is not limited to, the following fields:*

- Account Management Channels
- Account Name
- Account Provider
- Account Transfer Information
- AER
- Benefits
  - Insurance
  - Breakdown Cover
  - Discounts
  - Travel Benefits
  - Legal Services
  - Helpline Services
  - Incentives
  - Cashback
- Card Details
- Credit Interest Rates (Including any Tier information)
- Eligibility Information
- Fees and Charges
  - Account Fee
  - Cash Withdrawal
  - Foreign Usage
  - CHAPS
  - Direct Debit
  - Standing Order
  - Replacement Cards
- Gross Rate
- Interest Payment Frequency
- Introductory Offers
- Linked Products
- Overdraft Buffers
- Overdraft Information (Including any Tier information)
  - Authorised Rates
  - Unauthorised Rates
  - Arrangement Fees
  - Usage Fees
- Penalty Fees
- Regular Income
- Regular Payments
- Student/Graduate Interest Free Overdraft Details
- Unique Account ID

## MONEYFACTS BEST BUY TABLE DATAFEEDS

Moneyfacts Best Buy tables are the quick reference guides to the best financial products on the market. Compiled and reviewed daily by our research teams, Moneyfacts Best Buy tables are shown throughout the industry and media, including leading national newspapers and major broadcasters. Our Best Buy tables are the most trusted source of Best Buys available.

The Best Buy tables are the ideal, simple way of presenting financial information for your customers. Most customers use them to promote their website, generating return visits by having best of breed content, to improve their websites topicality and volume.

The tables are available in XML format for easy integration into your website. Files are updated daily and provided with full documentation to aid with your integration. By using our XML Datafeeds you have control over the presentation of the tables and any application process. The Best Buy products, however cannot be changed or added to.

### *Moneyfacts creates Best Buy tables for the following markets (modules) and products.*

*Best Buy tables are available by individual module or on a licence to use all. Customers can select which tables to display from any purchased module.*

#### SAVINGS

- Cash ISAs
- Cash ISAs accepting transfers in
- Children's Savings (High Street)
- Children's Savings (Other)
- Fixed Rate ISAs
- Internet Accounts Without Bonus
- Long Term Fixed Rate Bonds
- Monthly Interest Accounts
- No Notice Accounts
- Notice Accounts
- Over 50s Accounts
- Regular Savings
- Short Term Fixed Rate Bonds
- With Introductory Bonus

#### OFFSHORE SAVINGS

- Current Accounts
- Euro Accounts
- Fixed Rate Accounts
- Monthly Interest Accounts
- No Notice Accounts
- Notice Accounts
- US\$ Accounts

#### MORTGAGES

- 2 Year Fixed Rates
- 3 Year Fixed Rates
- 5 Year and over Fixed Rates

- Buy to Let
- Discounted Variable Rates
- First Time Buyer (Discounted Variable)
- Remortgages
- Variable Rates

#### CREDIT CARDS

- 0% Introductory Purchase Rates
- 0% Balance Transfer Rates
- Cashback
- Donation Cards
- Low Purchase Rate
- Reward Schemes
- Store Cards
- Use Abroad

#### LOANS

- £5k over 3 yrs - without insurance
- £10k over 5 yrs - without insurance

#### BANKING

- Current Accounts
- Overdrafts

#### BUSINESS FINANCE

- Cheque Accounts
- Commercial Mortgages
- Investment Accounts

- Life Insurance
- Female, 35, Non Smoker
- Female, 35, Smoker
- Male, 35, Non Smoker
- Male, 35, Smoker
- Low Cost with Profits Endowments

#### ANNUITIES

- Compulsory Purchase Annuities
- Enhanced Compulsory Purchase Annuities
- Purchase price £10k, female aged 60
- Purchase price £10k, male aged 60
- Purchase price £10k, joint last survivor (male age 60/female age 55)
- Purchase price £10k, female aged 60
- Purchase price £10k, male aged 60

#### INVESTMENTS

- Investment Trust ISA Funds
- Investment Trusts
- Unit Trusts/OEICs
- Unit Trusts/OEICs ISA Funds
- With Profits Bonds

#### PENSIONS

- Unit Linked
- With Profits

Please note Moneyfacts reserves the right to change the charts provided within each section to reflect changes in the market or the way products should be displayed.