

# the guardian



messages about retail bonds Alamy

less well-known companies such as Workspace, Unite and Enquest, which yield around 5%, but are backed by real assets such as property, or, in Enquest's case, oil flows.

Investors should also be careful to

the added benefits of a free standard mortgage valuation and £250 cashback on completion, or a free standard mortgage valuation, and either free legal fees or £250 cashback on completion for those re-mortgaging. Santander's last 10-year fix was on offer in 2009 with a 4.99 fixed rate, at 75% LTV with a £995 booking fee.

**Miles Brignall**

## Peer lending

Zopa has announced it has cut the APR of its loans to 4.9% for consumers looking to borrow between £7,500 and £10,000 over one and three years.

This new rate is currently the cheapest on the unsecured personal loans market, and is a direct move to take on the supermarket and traditional banking lenders who are offering best rates of between 5%-5.9%.

The peer-to-peer lending site says the 4.9% rate will be on offer until 22 May. Borrowers looking for a loan over four or five years for £7,500 to £10,000 will be offered a loan at 5.1%.

Zopa borrowers are provided with a personalised soft search quote which does not affect their credit score.

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## Isas

Principality building society is paying 2.10% yearly on the 110 issue of its