

9 June 2010

Does it pay to be green?

The BP oil spill in the Gulf of Mexico has already been hailed the worst environmental disaster in US history, once again bringing green issues to the forefront of people's minds.

Ethically minded customers like to incorporate their principles into their financial decisions, but opting for green deals could leave them out of pocket.

Investments

	1 Year Performance	3 Years Performance	5 Years Performance	10 Years Performance
Ethical funds	29.95%	-7.15%	33.48%	15.04%
Non-ethical funds	29.85%	3.56%	45.87%	49.69%

Source: Moneyfacts.co.uk 9.6.10

Savings

	Variable Rates	Fixed Rate Bonds	ISAs
Ethical accounts	0.26%	2.00%	0.86%
Non-ethical accounts	0.91%	3.07%	2.12%

Source: Moneyfacts.co.uk 9.6.10

Mortgages

	2 Year Fixed	5 Year Fixed
Ethical accounts	4.68%	5.47%
Non-ethical accounts	4.55%	5.62%

Source: Moneyfacts.co.uk 9.6.10

Michelle Slade, spokesperson for **Moneyfacts.co.uk** commented:

"Ethical investing is a lifestyle choice, where rate and performance is not the overriding factor.

"Consumers are paying a premium for sticking to their principles.

"Only a handful of providers in the cash savings and mortgage market offer ethical products, meaning customers will have to work harder to seek the best deals out.

"Larger providers such as The Co-operative Bank do manage to combine competitive rates with an ethical stance.

"Ethical investors have a wide choice of funds into which they can invest, which can be used as part of a stocks and shares ISA.

"While ethical investors have had to endure periods of underperformance, over the last year they have performed more successfully than their non-ethical counterparts.

"Ethical investing is likely to remain a niche market unless it does more to attract the mainstream market."

About Moneyfacts.co.uk

Moneyfacts.co.uk is the UK's leading **independent** provider of personal finance information. For the last 21 years, Moneyfacts' information has been the key driver behind many personal finance decisions, from the Treasury and the Bank of England to the high street.

Our increasingly popular consumer website www.moneyfacts.co.uk **helps customers make better financial decisions** and gives them the ability to check the latest best buy products and to search the **whole market** for products that suit their individual circumstances.

Moneyfacts.co.uk also supplies best buy charts to many of the UK national and regional newspapers, with a total weekly readership in excess of 22,000,000. Moneyfacts.co.uk also provides the personal finance data that powers many UK online comparison websites.

Our dedicated research experts produce three monthly publications as well as providing real time news and data services to the majority of banks and building societies. Additional information can be found at www.moneyfactsgroup.co.uk.

Contact us...

Looking for extra comment, a chart or more information, then please give us a call. We are always more than happy to help.

Press Office	Darren Cook Head of Press & PR	01603 476207 dcook@moneyfacts.co.uk
	Michelle Slade Press Officer	01603 476454 mslade@moneyfacts.co.uk
	Louise Holmes Press Officer/Administrator	01603 476204 lhomes@moneyfacts.co.uk
Out of hours	Darren Cook Head of Press & PR	07803 899935
	Michelle Slade Press Officer	07803 145643
<p>Follow us at: http://twitter.com/MoneyfactsPress</p> <p>An ISDN line is available for broadcast: 01603 230551</p>		