FUNDS MANAGEMENT METHOD AND SYSTEM

ABSTRACT

A method of managing funds between linked accounts, the linked accounts including a plurality of loan accounts and a plurality of deposit accounts The method includes the steps of: receiving deposit funds into one or more deposit or loan accounts; and moving the deposit funds to offset borrowings in the plurality of loan accounts to minimise interest paid, up to a first predetermined limit of the deposit funds being moved into a first loan account with up to a second predetermined limit of any excess funds being moved into a second loan account, the first and second loan accounts being determined according to one or more predetermined fund allocation criteria.

Figure 10