

Moneyfacts Annual Star Ratings

Personal Credit Cards 2025

Credit Cards – Five star

AIB (NI) - AIB Option 1 Visa

American Express - Amex® Cashback Credit Card

American Express - Amex® Cashback Everyday Credit Card

American Express - British Airways American Express® Credit Card

American Express - British Airways American Express® Premium Plus Card

American Express - Marriott Bonvoy® American Express® Credit Card

American Express - Nectar Credit Card

American Express - Preferred Rewards Gold Credit Card

American Express - The American Express Rewards® Credit Card

American Express - The Platinum Card Credit Card

American Express - Vitality American Express® Credit Card

Bank of Scotland - Credit Card Mastercard

Barclaycard - Avios Mastercard

Barclaycard - Avios Plus Mastercard

Barclaycard - Platinum 12 Month Balance Transfer Visa

Barclaycard - Platinum 20 Month Balance Transfer Visa

Barclaycard - Platinum All-Rounder Visa

Barclaycard - Rewards Visa

Halifax - Cashback Credit Card Mastercard

Halifax - Clarity Credit Card Mastercard

Halifax - World Elite Mastercard

HSBC - Premier Credit Card Mastercard

HSBC - Premier World Elite Mastercard

Lloyds Bank - Cashback Credit Card Mastercard

Lloyds Bank - World Elite Mastercard

MBNA Limited - Platinum Visa

NatWest - Reward Black Credit Card Mastercard

NatWest - Reward Credit Card Mastercard

NatWest - The NatWest Credit Card Mastercard

NatWest - Travel Reward Credit Card Visa

Royal Bank of Scotland - Reward Black Credit Card Mastercard

Royal Bank of Scotland - Reward Credit Card Mastercard

Royal Bank of Scotland - The Royal Bank Credit Card Mastercard

Santander - All in One Credit Card Mastercard

Santander - Edge Credit Card Mastercard

Santander - World Elite Mastercard

Tesco Bank - Clubcard Credit Card Balance Transfer Mastercard

Tesco Bank - Clubcard Credit Card with Low APR Mastercard

Tesco Bank - Clubcard Low Fee Balance Transfer Mastercard

Tesco Bank - Clubcard Plus Credit Card Mastercard

Ulster Bank - The Ulster Bank Credit Card Mastercard

Credit Cards – Four star

Bank of Scotland - Platinum 0% Purchase and Balance Transfer Mastercard

Bank of Scotland - Platinum Low Fee 0% Balance Transfer Mastercard

Barclaycard - Platinum 28 Month Balance Transfer Visa

Halifax - 0% Purchase and Balance Transfer Mastercard

Halifax - Credit Card Mastercard

Halifax - Longest 0% Balance Transfer Credit Card Mastercard

HSBC - Rewards Credit Card Mastercard

Lloyds Bank - Credit Card Mastercard

Lloyds Bank - Platinum 0% Balance Transfer Credit Card Mastercard

Lloyds Bank - Platinum 0% Purchase and Balance Transfer Credit Card

Mastercard

M&S Bank - Credit Card Purchase Plus Offer Mastercard

M&S Bank - Credit Card Transfer Plus Offer Mastercard

M&S Bank - Rewards Credit Card Mastercard

MBNA Limited - 0% Transfer and Purchase Credit Card Mastercard

MBNA Limited - Long 0% Balance Transfer Credit Card Mastercard

Nationwide BS - Nationwide Member Credit Card All Rounder Visa

Nationwide BS - Nationwide Member Credit Card Balance Transfer Visa

NatWest - Balance Transfer Credit Card Mastercard

Royal Bank of Scotland - Balance Transfer Credit Card Mastercard

Virgin Money - 14 Month Balance Transfer Credit Card Mastercard

Virgin Money - Travel Credit Card Mastercard

Virgin Money - Virgin Atlantic Reward Credit Card

Virgin Money - Virgin Atlantic Reward Plus Credit Card

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Personal Credit Card
2025

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Credit Cards – Three star

AIB (NI) - AIB Option 2 Visa
ASDA Money - Credit Card Visa
Capital One - Balance Transfer Mastercard
Coutts & Co - Silk Credit Card Mastercard
Danske Bank - Standard Mastercard
HSBC - Balance Transfer Credit Card Visa
HSBC - Purchase Plus Credit Card Visa
John Lewis Finance - Partnership Credit Card Mastercard
NatWest - Longer Balance Transfer Credit Card Mastercard
NatWest - Purchase & Balance Transfer Credit Card Mastercard
Royal Bank of Scotland - Longer Balance Transfer Credit Card Mastercard
Royal Bank of Scotland - Purchase & Balance Transfer Credit Card Mastercard
Santander - Everyday Long Term Balance Transfer Credit Card Mastercard
Santander - Everyday No Balance Transfer Fee Credit Card Mastercard

The Co-operative Bank - Members' Credit Card Visa
TSB - Classic Credit Card Mastercard
TSB - Student Credit Card Mastercard
Ulster Bank - Balance Transfer Credit Card Mastercard
Ulster Bank - Longer Balance Transfer Credit Card Mastercard
Ulster Bank - Purchase & Balance Transfer Credit Card Mastercard
Virgin Money - 12 Month Money and Balance Transfer Credit Card Mastercard
Virgin Money - 18 Month Low Fee Balance Transfer Credit Card Mastercard
Virgin Money - 20 Month 2% Fee Balance Transfer Credit Card Mastercard
Virgin Money - 28 Month Balance Transfer Credit Card Mastercard
Virgin Money - Credit Card Mastercard
Virgin Money - Dual Credit Card Mastercard
Zopa - Credit Card Visa

Credit Repair Credit Cards – Five star

118 118 Money - Guaranteed Rate Card Mastercard
Barclaycard - Forward Credit Card Visa

NewDay Ltd - Bip Credit Card Mastercard
Tesco Bank - Foundation Clubcard Credit Card Mastercard

Credit Repair Credit Cards – Four star

HSBC - Classic Credit Card Visa
Virgin Money - 12 Month All Round Credit Card Mastercard
Virgin Money - 12 Month Balance Transfer Credit Card Mastercard

Virgin Money - 18 Month Balance Transfer Credit Card Mastercard
Virgin Money - 9 Month All Round Credit Card Mastercard

Credit Repair Credit Cards – Three star

Capital One - Classic Mastercard
Capital One - Luma Mastercard
Capital One - Luma Purchase Mastercard
Capital One - Very Mastercard

Ocean Finance - Ocean Credit Card Mastercard
Post Office Money® - Classic Credit Card Mastercard
Think Money Limited - thinkmoney Credit Card Mastercard

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