

Categories and Methodology



STAGE 1

Stage 1 of the judging process:

Shortlists for these awards are first assessed by our highly-qualified research team who, using a strict set of criteria, drill down into the small print of each provider’s product range to measure their technical strengths and weaknesses. Only the companies that offer the best products go on to form these shortlists. For the Consumers’ Choice award, we talked to Moneyfacts.co.uk visitors and shortlisted organisations that have put new initiatives into place, have innovative offerings or have gone the extra mile to make them worthy of special recognition.



STAGE 2

Stage 2 of the judging process:

The shortlists are then tested in our consumer surveys, which cover personal finance, household finance and family finance. The consumer scores the providers they have had experience with in each relevant category. This second stage helps to decide the overall result, so the consumer contribution really influences who comes out on top.

Pet Insurance Provider of the Year
Car Insurance Provider of the Year
Health Insurance Provider of the Year
Life Insurance Provider of the Year (Direct)
Travel Insurance Provider of the Year
Home Insurance Provider of the Year
Cashback Site of the Year
First-Time Mortgage Buyers’ Choice
High Street Mortgage Provider of the Year
Remortgage Buyers’ Choice
Personal Loan Provider of the Year
Non-Mainstream Loan Provider of the Year
Credit Card Provider of the Year
Credit Builder Card Provider of the Year
Current Account Provider of the Year
Current Account Switching Provider of the Year
Student Account Provider of the Year
High Street Savings Provider of the Year
Fixed Rate Savings Provider of the Year
App-only Savings Provider of the Year
Offshore Account Provider of the Year
ISA Provider of the Year
Branch Network of the Year
Online Banking Provider of the Year
Banking App of the Year
Digital Wealth Management Provider of the Year
Credit Card App of the Year
Consumers’ Choice
Best Customer Service (This category will be decided by analysing only the customer service scores for each provider.)
Best Claims Service (This category will be decided by analysing only the service scores received from customers who have made a claim with the provider.)
Green Savings Product of the Year