

Moneyfacts Annual Star Ratings



Personal Current Accounts 2025

Standard Current Accounts - Five Star

Bank of Scotland - Classic with Vantage
Bank of Scotland - Classic
Barclays Bank - Bank Account
first direct - 1st Account
Halifax - Current Account
Lloyds Bank - Classic
Lloyds Bank - Club Lloyds
Nationwide BS - FlexAccount
Nationwide BS - FlexDirect
NatWest - Select Account

Royal Bank of Scotland - Select Account
Santander - Santander Edge Up current account
Santander - Everyday Current Account
Santander - Santander Edge current account
Starling Bank - Current Account
TSB - Spend & Save
TSB - Spend & Save Plus
Ulster Bank - Select Account
Virgin Money - M Plus Account

Standard Current Accounts - Four Star

Cumberland BS - Cumberland Plus
Halifax - Reward Current Account
HSBC - Advance
HSBC - Bank Account

HSBC - Bank Account Pay Monthly
NatWest - Reward
Royal Bank of Scotland - Reward
The Co-operative Bank - Current Account

Standard Current Accounts - Three Star

AIB (NI) - Classic Account
Allied Irish Bank (GB) - Current Account
Bank of Ireland UK - Clear Account
Chase - Chase Current Account
Cumberland BS - Day 2 Day - Age 24 and over
Danske Bank - Danske Choice
Danske Bank - Danske Reward – Funded

Danske Bank - Danske Standard
ICICI Bank UK - UK Home Vantage
Kroo Bank Ltd - Current Account
Metro Bank - Current Account
Monzo Bank - Monzo Current Account
Smile - Current

Packaged Current Accounts - Five Star

Bank of Scotland - Silver with Vantage
Bank of Scotland - Platinum with Vantage
Halifax - Ultimate Reward Current Account
Lloyds Bank - Platinum

Lloyds Bank - Platinum with Club Lloyds
Lloyds Bank - Silver - with Club Lloyds
Nationwide BS - FlexPlus
Virgin Money - Club M Account

Packaged Current Accounts - Four Star

Bank of Scotland - Silver
Bank of Scotland - Platinum

Lloyds Bank - Silver

Packaged Current Accounts - Three Star

Barclays Bank - Bank Account - with Breakdown Cover Pack
Barclays Bank - Bank Account - with Tech Pack
Barclays Bank - Bank Account - with Travel Pack

Barclays Bank - Bank Account - with Travel Plus Pack
Danske Bank - Danske Freedom
The Co-operative Bank - Everyday Extra

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Premium Current Accounts - Five Star

Barclays Bank - Premier C/A with Travel Pack
Barclays Bank - Premier C/A with Travel Plus Pack
Barclays Bank - Premier C/A with Tech Pack

Investec Bank plc - Voyage
NatWest - Premier Reward Black
Royal Bank of Scotland - Premier Reward Black

Premium Current Accounts - Four Star

Barclays Bank - Premier C/A with Breakdown Cover Pack
Barclays Bank - Premier Current Account -with Tech Pack Lite

HSBC - Premier Bank Account
Santander - Private Current Account (v2)0

Premium Current Accounts - Three Star

Barclays Bank - Premier Current Account
NatWest - Premier Select

Royal Bank of Scotland - Premier Select

Student Current Accounts - Five Star

Bank of Ireland UK - Student Current Account
Nationwide BS - FlexStudent

NatWest - Student
Royal Bank of Scotland - Student

Student Current Accounts - Four Star

HSBC - Student Bank Account
Lloyds Bank - Student

Santander - Egde Student Current Account
The Co-operative Bank - Student Account

Student Current Accounts - Three Star

Bank of Scotland - Student Account
Halifax - Student

TSB - Student

Graduate Current Accounts - Five Star

Bank of Ireland UK - Graduate Current Account
HSBC - Graduate Bank Account
Nationwide BS - FlexGraduate

NatWest - Graduate
Royal Bank of Scotland - Graduate

Graduate Current Accounts - Four Star

Bank of Scotland - Graduate Account

Lloyds Bank - Graduate

Graduate Current Accounts - Three Star

TSB - Graduate

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Personal Current Accounts 2025

Youth Current Accounts - Five Star

Nationwide BS - FlexOne
Natwest - Adapt Current Account
Royal Bank of Scotland - Revolve

Santander - 123 Mini Current Account
TSB - Under 19s Account
Ulster Bank - Adapt Account

Youth Current Accounts - Four Star

Bank of Scotland - Under 19s Account
Barclays Bank - Young Persons Account

Danske Bank - Danske Discovery
Lloyds Bank - Under 19s Account

Youth Current Accounts - Three Star

Bank of Ireland UK - Student
Halifax - Smart Spending Account

Halifax - Expresscash
HSBC - MyAccount