

# 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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### 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

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