



The Consumer Council

Current Account Comparison Table

Rates apply to Current Account products with overdrafts and are correct as of December 2017

Key



Branch



Post Office



Telephone



Smart Phone App






















Text Alert



Internet

Supplier	Account	Interest Rate (AER)	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of branches	Account Access	Link
Bank of Ireland	Clear Account	-	Nil	15.50% Buffer N/A	29.97%	29		Click here
Barclays	Bank Account	-	Nil	0.00% Authorised usage fee tiered up to £3 per day Nil authorised arrangement fee £15 fee free buffer	0.00%	9		Click here
	Premier Current Account	-	Introductory £0 Eligibility varies	0.00% Authorised usage fee tiered up to £3 per day Authorised arrangement fee 1.5% for £15k+ £15 fee free buffer	0.00%			Click here
Danske Bank	Cash Reward	£7 reward paid each month depending on conditions being met	£2	18.38% debit balance of more than £100 £12 per month authorised usage fee for balances over £100 Authorised arrangement fee 1% for £7.5k+ Buffer £100	-	44		Click here
First Trust	Classic Account	-	Nil	Base +9%- on balances over £200 (balances under £200 interest free) £7 per month usage fee Buffer £15	0.00 £7 per day (maximum monthly charge £90)	15		Click here
Halifax	Reward Current	£3 net reward paid each month where criteria has been met	Nil	1p per £7 borrowed Nil authorised arrangement fee 6 months fee free overdraft for switched accounts	nil	16		Click here
	Ultimate Reward	-	£15 (£3 discount where criteria has been met)	1p per £7 borrowed (on overdrawn balances above £300) Nil authorised arrangement fee 6 months fee free overdraft for switched accounts	nil			Click here
HSBC	Advance	-	nil Funding of £1750 per month required	17.90% Switchers may receive enhanced fees/interest for limited period Nil authorised arrangement fee Buffer N/A	17.90%	5		Click here
	Bank Account	-	nil Funding of £500 per month required	19.90% Nil authorised arrangement fee Buffer N/A	19.90%			Click here

Supplier	Account	Interest Rate (AER)	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of branches	Account Access	Link
HSBC	Bank Account Pay Monthly	-	£10 Funding of £500 per month required	19.90% Nil authorised arrangement fee Buffer £50	19.90%	5		Click here
	Premier Bank Account (Packaged)	-	Nil Eligibility / funding varies	0.00% up to £500 11.9% more than £500 Switchers may receive enhanced fees/ interest for limited period Nil authorised arrangement fee Buffer N/A	0.00% up to £500 11.9% more than £500			Click here
Nationwide	Flex Direct	-	Nil Funding of £750 per month required to avail of flexexclusive products	50p per day Switchers receive a £12 month fee free overdraft No arrangement fee Buffer 10	£5 per day (£35 per month cap) 50 per day for balances up to £10 Paid and unpaid transaction fee of £5 per item (£15 per month cap)	14		Click here
	Flex Plus	-	£13	50p per day authorised usage fee None for new accounts for 3 months and after 3 months £250 per month is free	£5 per day for balances over £10 (£50 per month cap) 50p per day for balances up to £10			Click here
Post Office	Money Standard Account	-	Nil	14.9% Nil authorised usage fee Nil authorised arrangement fee Buffer N/A Unpaid item fee £15 for each item capped at £60 monthly	14.9%	-		Click here
Santander	123 Current Account	1.50% AER (1.49% monthly)	£5 Required funding of £500 per month and 2 active Direct Debits	0.00% Authorised overdraft usage fee of £1 per day up to £1,999; £2 per day from £2,000 to £2,999; and £3 per day from £3,000 No fee for the first 4 months when you use the Current Account Switch Service Total overdraft fees capped at £95 per month Nil authorised arrangement fee £12 fee free buffer	0.00% Unauthorised overdraft usage fee £6 per day Total overdraft fees capped at £95 per month £12 fee free buffer	29		Click here
	123 Lite Current Account	-	£1 Requires funding of £500 per month, 2 active Direct Debits and Online or Mobile Banking log-in at least once every 3 months	0.00% Authorised overdraft usage fee of £1 per day, capped at 20 days each month (no fee for the first 4 months when you use the Current Account Switch Service) Nil authorised arrangement fee £12 fee free buffer	0.00% No unauthorised overdraft usage fee No fee for paid or unpaid transactions			Click here
	Choice Current Account	-	£10	0.00% Authorised overdraft usage fee of £1 per day, capped at 20 days each month (no fee for the first 4 months when you use the Current Account Switch Service) Nil authorised arrangement fee £12 fee free buffer	0.00% No unauthorised overdraft usage fee No fee for paid or unpaid transactions			Click here

Supplier	Account	Interest Rate (AER)	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of branches	Account Access	Link
Santander	Everyday Current Account	-	Nil	0.00% Authorised overdraft usage fee of £1 per day up to £1,999; £2 per day from £2,000 to £2,999; and £3 per day from £3,000 No fee for the first 4 months when you use the Current Account Switch Service Total overdraft fees capped at £95 per month Nil authorised arrangement fee £12 fee free buffer	0.00% Unauthorised overdraft usage fee of £6 per day £10 fee for each paid or unpaid transaction Total overdraft fees capped at £95 for month £12 fee free buffer	29	     	Click here
Tesco Bank	Current Account	3% credit interest on balances up to £3,000 until 1 April 2019 To benefit, customers need to pay in at least £750 and pay at least 3 Direct Debits each statement month	Nil	18.90% EAR (variable)	18.90% EAR (variable)	In-store servicing at 12 Tesco stores across NI	   	Click here
Ulster Bank	Private Current Account	0.01% per month	£15 per month Funding/ Eligibility Required	19.89% £6 fee per charging period if you use it Buffer £10	£8 daily fee (capped at £72 per charging period) £8 unpaid item fee (capped at £8 per charging period)	55	    	Click here
	Select Account	-	Nil		£8 daily fee (capped at £72 per charging period) £8 unpaid item fee (capped at £8 per charging period) Buffer £10			Click here
	ufirst Private Current Account (Packaged)	-	£26 Funding/ Eligibility Required	14.89% £6 fee per charging period if you use it Buffer £500	Click here			
	ufirstgold Account (Packaged)	-	£10	19.89% £6 fee per charging period if you use it Buffer £250	Click here			

This table is a guide using the latest current account offerings from various providers with a physical presence in NI.

Links to individual suppliers' websites have been included for your information. You should contact your preferred provider to obtain more information about their fees, charges, rates, incentives and terms and conditions.

Always ensure the account meets your needs.

For full disclaimer see here www.consumercouncil.org.uk/disclaimer