













Consumer Council Current Account Comparison Table

Rates apply to Current Account products with overdrafts and are correct as of 15 June 2017.





Supplier	Interest Rate (AER)	Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Account Access: <ul style="list-style-type: none"> ✓ Branch- as of end of 2017, ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text Alert, ✓ Internet.) 	Weblink
 Clear Account (Source: BOI)	---	nil	15.21% Switchers may receive enhanced fees/interest for limited period £20 Authorised arrangement fee per request Buffer: N/A	29.65%	<ul style="list-style-type: none"> ✓ Branch (29), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Internet. 	https://boini.bankofireland.com/personal/current-account/
	—	nil	0.00% Authorised usage fee tiered up to £3 per day	0.00%	<ul style="list-style-type: none"> ✓ Branch (9), ✓ PO, 	



 Bank Account <i>(Source: Barclays)</i>			Nil authorised arrangement fee £15 fee free buffer		<ul style="list-style-type: none"> ✓ Telephone, ✓ Text Alert, ✓ Smart Phone App, ✓ Internet. 	http://www.barclays.co.uk/CurrentAccounts/P1242557963414
 Premier Current Account <i>(Source: Barclays)</i>	—	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%	<ul style="list-style-type: none"> ✓ Branch (9), ✓ PO, ✓ Telephone, ✓ Text Alert, ✓ Smart Phone App, ✓ Internet. 	http://www.barclays.co.uk/CurrentAccounts/P1242557963414
 Danske Cash Reward <i>(Source: Danske Bank)</i>	£7 reward paid each month depending on conditions being met	£2 per month (Paid in at least £1200, paid at least three direct debits and logged on to eBanking, mobile banking or tablet banking at least once.	The first £100 of your arranged overdraft is interest-free and fee-free. 18.09% Debit balance of more than £100. £12 per month authorised usage fee for balances over £100. Authorised arrangement fee 1% for £7.5k+ Buffer: N/A	22.24%	<ul style="list-style-type: none"> ✓ Branch (44), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	https://www.danskebank.co.uk/en-gb/Personal/Day-to-day/Pages/Day-to-day-banking.aspx
 Danske Choice	0.00	nil	The first £100 of your arranged overdraft is interest-free and fee-free.	22.24%	<ul style="list-style-type: none"> ✓ Branch (44), ✓ PO, 	https://www.danskebank.co.uk/en-gb/Personal/Day-to-day/Pages/Day-to-day-banking.aspx



<p>(Source: Danske Bank)</p>			<p>15.78% Debit balance of more than £100.</p> <p>£12 per month authorised usage fee for balances over £100.</p> <p>Authorised arrangement fee 1% for £7.5k+</p> <p>Buffer: N/A</p>		<ul style="list-style-type: none"> ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>day/Pages/Day-to-day-banking.asp</p>
 <p>Danske Freedom</p> <p>(Source: Danske Bank)</p>	<p>0.00</p>	<p>Nil (**Age restrictions apply to this account)</p>	<p>0%</p> <p>Authorised arrangement fee 1% for £3k+</p> <p>Buffer: N/A</p>	<p>22.24%</p>	<ul style="list-style-type: none"> ✓ Branch (44), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>https://www.danskebank.co.uk/en-gb/Personal/Day-to-day/Pages/Day-to-day-banking.aspx</p>
 <p>First Trust Classic Account</p> <p>(Source: First Trust Bank)</p>	<p>No credit interest</p>	<p>No monthly fee if account is in credit.</p> <p>£15 monthly fee applies if there is a debit balance</p>	<p>No arrangement or renewal fee</p> <p>Base Rate + 12.00%</p>	<p>Base Rate + 12.00% + 1.50% per month (min £2 charge)</p>	<ul style="list-style-type: none"> ✓ Branch (15), ✓ PO(from 8th May), ✓ Phoneline, ✓ Mobile ✓ Internet. 	<p>https://firsttrustbank.co.uk/our-products/current-accounts/classic-account</p>
 <p>First Trust Plus Account</p>	<p>Credit Interest earned monthly once a minimum monthly lodgement(s) of £1,200 is made.</p> <p>Credit interest</p>	<p>No monthly fee if account is in credit.</p> <p>If an account goes into debit during the month, a monthly fee can still be avoided by:</p> <ul style="list-style-type: none"> - making two purchases on a Visa Debit Card - making two debit 	<p>No arrangement or renewal fee</p> <p>Interest free on the first £100 if you have an agreed overdraft.</p> <p>Base Rate +5.00%</p>	<p>Base Rate + 5.00% + 1.50% per month (min £2 charge)</p>	<ul style="list-style-type: none"> ✓ Branch (15), ✓ PO (from 8th May), ✓ Phoneline, ✓ Mobile ✓ Internet. 	<p>https://firsttrustbank.co.uk/our-products/current-accounts/plus-account</p>

<p>(Source: First Trust Bank)</p>	<p>is earned on balances up to £1,200 only.</p> <p>0.10%</p>	<p>transactions using either Online or Phonenumber banking services - making one purchase using a Visa Debit card and one debit transaction using either the Online or Phonenumber banking services.</p> <p>If the account is not in credit or the above qualifying transactions were not made, then there is a £15 monthly fee.</p>				
 <p>Reward Current A/C</p> <p>(Source: Halifax)</p>	<p>£3 net reward paid each month where criteria has been met</p>	<p>Nil</p> <p>Funding requirement varies</p>	<p>0.00%</p> <p>Up to £3 per day tiered authorised usage fee</p> <p>Nil authorised arrangement fee</p> <p>£50 fee free buffer (6 mths fee free authorised o/d for switched accounts)</p>	<p>0.00%</p> <p>£5 per day capped at £100 per charging period</p>	<ul style="list-style-type: none"> ✓ Branch (16), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>https://www.halifax.co.uk/bankaccounts/current-accounts/</p>
 <p>Ultimate Reward C/A</p> <p>(Source: Halifax)</p>	<p>—</p> <p>(Packaged acc)</p>	<p>£15 per month (Fee reduced if criteria met)</p> <p>Funding required varies</p>	<p>0.00%</p> <p>Up to £3 per day tiered authorised usage fee</p> <p>Nil authorised arrangement fee</p> <p>£50 fee free buffer</p>	<p>0.00%</p> <p>£5 per day capped at £100 per charging period</p>	<ul style="list-style-type: none"> ✓ Branch (16), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>https://www.halifax.co.uk/bankaccounts/current-accounts/</p>

			(6 mths fee free authorised o/d for switched accounts)			
HSBC HSBC Advance <i>(source: HSBC)</i>	0.00%	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%	<ul style="list-style-type: none"> ✓ Branch (5), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	https://www.hsbc.co.uk/1/2/current-accounts/hsbc-advance
HSBC Bank Account <i>(source: HSBC)</i>	0.00%	Nil (Funding of £500 per month required)	19.90% Nil authorised arrangement fee Buffer: N/A	19.90%	<ul style="list-style-type: none"> ✓ Branch (5), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	https://www.hsbc.co.uk/1/2/current-accounts/bank-account
HSBC Bank Acc Pay Monthly <i>(source: HSBC)</i>	0.00%	£10 per month (Funding of £500 per month required)	19.90% Nil authorised arrangement fee Buffer: £50	19.90%	<ul style="list-style-type: none"> ✓ Branch (5), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	https://www.hsbc.co.uk/1/2/current-accounts/bank-account-pay-monthly
HSBC Premier Bank Account <i>(source: HSBC)</i>	0.00% (packaged bank account)	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	<ul style="list-style-type: none"> ✓ Branch (5), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	https://www.hsbc.co.uk/1/2/hsbc-premier

 Nationwide Flex Account <i>(source: Nationwide)</i>	0.00%	Nil (Funding of £750 per month required to avail of flexexclusive products)	18.9% Switchers may receive enhanced fees/interest for limited period No arrangement fee Buffer: N/A	18.9%	<ul style="list-style-type: none"> ✓ Branch (14), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	http://www.nationwide.co.uk/products/current-accounts/overview
 Nationwide Flex Direct <i>(source: Nationwide)</i>	5.00%* (terms apply - rate applies up to balance of £2.5k only) Rate reverts to 1% after 12 months	Nil (Funding of £1,000 per month required to avail of 5% interest)	50p per day Authorised Usage Fee. (None for new accounts for 12 mths) No arrangement fee Buffer: N/A	New accs- £5 per day fee capped at £60 per mth	<ul style="list-style-type: none"> ✓ Branch (14), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	http://www.nationwide.co.uk/products/current-accounts/overview
 Nationwide Flex Plus <i>(source: Nationwide)</i>	3.00% Packaged (0% paid on balance over £2.5k)	£10 per month Nil funding required	50p per day Authorised Usage Fee. (None for new accounts for 3 mths) £100 fee free limit No arrangement fee Buffer: N/A	Unauthorised usage fee: New accs- £5 per day capped at £50 per mth	<ul style="list-style-type: none"> ✓ Branch (14), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	http://www.nationwide.co.uk/products/current-accounts/overview
	—	Nil	14.6% Nil Authorised usage fee Nil authorised arrangement fee Buffer: N/A	14.6%	<ul style="list-style-type: none"> ✗ Branch, ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✗ Text alert, ✓ Internet. 	http://www.postoffice.co.uk/standard-account

<p>Post Office Money Standard Account (provided by BOI)</p> <p><i>(source: Post Office)</i></p>					<p>Note: account can be opened via telephone in NI</p> <p>Cheques cannot be deposited at local model post offices (just at main or local+ PO's)</p>	
 <p>Santander 123 Current Account</p> <p><i>(source: Santander)</i></p>	<p>1.50% AER (1.49% monthly)</p>	<p>£5 per month (requires funding of £500 per month and 2 active Direct Debits)</p>	<p>0.00%</p> <p>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)</p> <p>Total overdraft fees capped at £95 per month.</p> <p>Nil authorised arrangement fee</p> <p>£12 fee free buffer</p>	<p>0.00%</p> <p>Unauthorised overdraft usage fee of £6 per day</p> <p>No fee for paid or unpaid transactions</p> <p>Total overdraft fees capped at £95 per month</p> <p>£12 fee free buffer</p>	<ul style="list-style-type: none"> ✓ Branch (29), ✓ PO, ✓ Telephone ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>http://www.santander.co.uk/uk/current-accounts/123-current-account</p>
 <p>Santander 123 Lite Current Account</p>	<p>None</p>	<p>£1 per month (requires funding of £500 per month, 2 active Direct Debits and Online or Mobile Banking log-in at least once every 3 months)</p>	<p>0.00%</p> <p>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)</p>	<p>0.00%</p> <p>Unauthorised overdraft usage fee of £6 per day</p> <p>No fee for paid or unpaid transactions</p>	<ul style="list-style-type: none"> ✓ Branch (29), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	<p>http://www.santander.co.uk/uk/current-accounts/123-lite-current-account</p>

			Total overdraft fees capped at £95 per month Nil authorised arrangement fee £12 fee free buffer	Total overdraft fees capped at £95 per month £12 fee free buffer		
<i>(source: Santander)</i>						
	None	£10 per month	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	<ul style="list-style-type: none"> ✓ Branch (29), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	http://www.santander.co.uk/uk/current-accounts/choice-current-account
Choice Current Account <i>(source: Santander)</i>						
	None	None	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 per month £12 fee free buffer	<ul style="list-style-type: none"> ✓ Branch (29), ✓ PO, ✓ Telephone, ✓ Smart Phone App, ✓ Text alert, ✓ Internet. 	http://www.santander.co.uk/uk/current-accounts/everyday-current-account
Everyday Current Account						

(source: Santander)						
Ulster Bank Private Current Account (source: Ulster Bank)	0.01% per month	£15 per month Funding/ Eligibility Required	12.67% Nil authorised arrangement fee Buffer: N/A	23.14% £20 Unarranged Overdraft usage monthly charge applies	<ul style="list-style-type: none"> ✓ Branch (55), ✓ Post Office, ✓ Telephone, ✓ Mobile App ✓ Online Banking 	http://digital.ulsterbank.co.uk/personal/current-accounts.html
Ulster Bank Standard Current Account (source: Ulster Bank)	Nil	Not applicable	15.94% Nil authorised arrangement fee Buffer: N/A	23.14% £20 Unarranged Overdraft usage monthly charge applies	<ul style="list-style-type: none"> ✓ Branch (55), ✓ Post Office, ✓ Telephone, ✓ Mobile App ✓ Online Banking 	http://digital.ulsterbank.co.uk/personal/current-accounts.html
Ulster Bank ufirst Private current Account (source: Ulster Bank)	Nil (Packaged account offers insurance and lifestyle benefits)	£25 per month Funding/ Eligibility Required	12.67% Nil authorised arrangement fee Up to £1000 interest free buffer	21.70% £20 Unarranged Overdraft usage monthly charge applies	<ul style="list-style-type: none"> ✓ Branch (55), ✓ Post Office, ✓ Telephone, ✓ Mobile App ✓ Online Banking 	http://digital.ulsterbank.co.uk/personal/current-accounts.html
Ulster Bank ufirstgold Account (source: Ulster Bank)	Nil (Packaged account offers insurance and lifestyle benefits)	£9 per month	15.94% Nil authorised arrangement fee Up to £500 interest free buffer	23.14% £20 Unarranged Overdraft usage monthly charge applies	<ul style="list-style-type: none"> ✓ Branch (55), ✓ Post Office, ✓ Telephone, ✓ Mobile App ✓ Online Banking 	http://digital.ulsterbank.co.uk/personal/current-accounts.html

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 .