



# The Consumer Council























## Current Account Comparison Table
















Rates apply to Current Account products with overdrafts and are correct as of June 2018

### Key



Supplier	Account	Interest Rate (AER) and Rewards	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%	28		<a href="#">Click here</a>
Barclays	Bank Account	Blue Rewards Scheme: Pay £3 per month, get £7 per month back with 2 direct debits. Cash rewards on select products. 1% cashback from partner retailers	Nil (£3 optional)	0.00%   Authorised usage fee tiered up to £3 per day   Nil authorised arrangement fee   £15 fee free buffer	0.00%	9		<a href="#">Click here</a>
	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%			<a href="#">Click here</a>
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		<a href="#">Click here</a>
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		<a href="#">Click here</a>
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		<a href="#">Click here</a>
	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			<a href="#">Click here</a>
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		<a href="#">Click here</a>
	Bank Account	-	nil   Funding of £500 per month required	19.90%   Nil authorised arrangement fee   Buffer N/A	19.90%			<a href="#">Click here</a>

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	     	<a href="#">Click here</a>
	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			<a href="#">Click here</a>
Nationwide	Flex Direct	5% (first 12 months). Funding of £1,000 per month required. Then 1.00%.	Nil   Funding of £750 per month required to avail of flexexclusive products	Interest free overdraft (first 12 months)   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	     	<a href="#">Click here</a>
	Flex Plus	3.00%	£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			<a href="#">Click here</a>
	Flex Account	-	-	Funding of £750 per month for flexexclusive benefits. Overdraft 18.9%	18.9%			<a href="#">Click here</a>
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%	-	   	<a href="#">Click here</a>
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	27	     	<a href="#">Click here</a>
	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					<a href="#">Click here</a>
	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			<a href="#">Click here</a>

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	27	     	<a href="#">Click here</a>
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	   	<a href="#">Click here</a>
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)	44	    	<a href="#">Click here</a>
	Select Account	-	Nil					<a href="#">Click here</a>
	ufirst Private Current Account (Packaged)	-	£26   Funding/ Eligibility Required	14.89%   £6 fee per charging period if you use it   Buffer £500	£8 daily fee (capped at £72 per charging period)   £8 unpaid item fee (capped at £8 per charging period)   Buffer £10			<a href="#">Click here</a>
	ufirstgold Account (Packaged)		£10	19.89%   £6 fee per charging period if you use it   Buffer £250				<a href="#">Click here</a>

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](http://www.consumerCouncil.org.uk/disclaimer)