



The Consumer Council Current Account Comparison Table

Rates apply to Current Account products with overdrafts and are correct as of January 2024

Key



Branch



Post Office



Telephone



Smart Phone App








Text Alert




Internet

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
AIB	Classic Account		Nil	0% on overdrafts up to £200. AIB (NI) base rate + 14.5% on balance over £200.	0%. £5 unpaid transaction fee. £90 per month cap.	7		Click here
Bank of Ireland	Clear Account		Nil	34.25% / 40.17% APR	34.25% / 40.17% APR £1.50 for each payment item refused. £30 per month cap.	13		Click here
	Basic Cash Account	Available to over 16s with no other UK account	Nil	No authorised overdraft	No unauthorised overdraft			Click here
Barclays	Barclays Bank Account	Blue Rewards Scheme: pay in £800+ per month and pay £5 monthly fee to get up to 15% cash back with eligible retailers	Nil	Blue Rewards Scheme is optional - £5 & requires funding into account of £800 monthly.	0.00% up to £15 35.0% thereafter.	4		Click here
	Premier Current Account	24/7 access to dedicated Premier relationship team. Option to collect Avios rewards to put towards British Airways flights. Exclusive debit card with up to £1,000 daily ATM withdrawals. Fee-free international payments.	Nil	Requires funding of £75,000 per year or a minimum of £100,000 saved or invested.	0.00% up to £500. 35.0% thereafter.			Click here
Danske Bank	Reward	£5 monthly reward if £1,000 paid in and completed at least 8 Debit Mastercard transactions (not including ATM	£2	37.89% (45.21 annualised rate)	0% £1.50 unpaid transaction fee. £4.50 per month cap.	28		Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		transactions or credits to the account) and received digital statements for this account.						
	Danske Choice		Nil	37.89% (45.21 annualised rate)	0% £1.50 unpaid transaction fee. £4.50 per month cap.			Click here
	Danske Standard	For over 18s with no other current account	Nil	No authorised overdraft	No unauthorised overdraft			Click here
Halifax	Reward Current Account	Earn £5 or a lifestyle benefit (including cinema ticket, movie rental or digital magazine) each month depending on conditions being met. Up to 15% cashback from partner retailers.	Nil if you pay in £1,500 or more each month. £3 per month otherwise.	39.9 %.	No unauthorised overdraft available	11		Click here
	Ultimate Reward Current Account	Earn £5 or a lifestyle benefit each month. Up to 15% cashback from partner retailers. Worldwide multi-trip family travel insurance. Mobile phone insurance. Home emergency cover. AA breakdown cover.	£17	39.9%. £50 fee free buffer.	No unauthorised overdraft available			Click here
HSBC	Advance Bank Account	Get discounts on dining, travel, shopping and more. Optional arranged overdraft of at least £1,000.	Nil, but you must qualify for an optional arranged overdraft.	39.9%. £25 fee free buffer.	39.9%. £20 cap.	1		Click here
	Bank Account	Get discounts on dining, travel, shopping and more. Up to £300 daily ATM withdrawals. 1% AER/gross on savings.	Nil	39.9%. £25 fee free buffer.	39.9%. £20 cap.			Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
	Bank Account Pay Monthly	£50 interest free emergency borrowing (unarranged overdraft). Commission-free foreign currency (£100-£2,500).	Nil	39.9%. £25 fee free buffer.	£50 fee free emergency borrowing. No further unauthorised overdraft available.			Click here
	Premier Bank Account	Complimentary worldwide travel insurance. Preferential terms on mortgages and savings.	Nil, depending on eligibility conditions being met.	0% on the first £500. 39.9 % for amounts over £500.	39.9%. £20 cap.			Click here
Nationwide	FlexDirect	5% AER interest on balances up to £1,500 for 12 months. After the first 12 months, it's 0.25% AER. Requires £1,000 paid in monthly. Interest free arranged overdraft for 12 months.	Nil	12 months fee free. 39.9% after 12 months.	No unauthorised overdraft available	13		Click here
	FlexPlus	UK & European Breakdown and Recovery Assistance. Worldwide Family Mobile Phone Insurance. Worldwide Family Travel Insurance. Commission-free when making a purchase or withdrawing cash abroad.	£13	39.9%	No unauthorised overdraft available			Click here
	FlexAccount	Interest free arranged overdraft for 12 months.	Nil	39.9%	No unauthorised overdraft available			Click here
Santander	Everyday Current Account	Cashback from partner retailers with Santander Boosts.	Nil	39.94%. If you're switching, there's no arranged overdraft interest charged for the first 4 months.	0%	22		Click here
	Santander Edge Current account	Fund the account with £500 each month and set up 2 active Direct Debits	£3	39.94%	0%			Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		1% cashback on selected household bills at supermarkets and on travel spend. (up to £10) Access to an optional savings account with exclusive rates						
	Santander Edge Up Current account	Fund the account with £1,500 each month and set up 2 active Direct Debits 1% cashback on selected household bills, at supermarkets and travel costs. (up to £15) Earn interest on credit balances up to £25,000.	£5	39.94%	0%			Click here
	Basic Current Account		Nil	No authorised overdraft available	No unauthorised overdraft available			Click here
Ulster Bank	Private Current Account	Access to preferential financial rates and services. Your own dedicated premier banking manager and support team. Emergency cash if your debit card is lost or stolen.	Annual fee £180 Requires at least £75,000 paid in per year (£100,000 for a joint account) or savings and investments of at least £100,000	19.49%	19.49% £18.80 monthly cap.	35		Click here
	Select Account	Emergency cash if your debit card is lost or stolen.	Nil	39.49%	39.49% £18.80 monthly cap.			Click here
	ufirstgold Account	Annual worldwide family travel insurance. Mobile phone insurance. 15% cash-	£10	19.49%	19.49%			Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
	(only available to existing Ulster Bank current account holders)	back on concerts, shows and sporting events.			£18.80 monthly cap.			
	ufirst Private Current Account (only available to existing Ulster Bank current account holders)	Worldwide airport lounge access. Travel insurance. Mobile phone insurance. 15% cash-back on concerts, shows and sporting events. Access to preferential financial rates and services.	Annual fee £180 Requires at least £75,000 paid in per year (£100,000 for a joint account) or savings and investments of at least £100,000	19.49%.	19.49% £18.80 monthly cap.			Click here