



# The Consumer Council Current Account Comparison Table

Rates apply to Current Account products with overdrafts and are correct as of June 2021

## 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.	15		<a href="#">Click here</a>
Bank of Ireland	Clear Account		Nil	29.10% (33.31% APR)	29.10% (33.31% APR) £1.50 for each payment item refused. £30 per month cap.	13 (after planned closures in 2021)		<a href="#">Click here</a>
Barclays	Barclays Bank Account	Blue Rewards Scheme: pay in £800+ per month and pay £4 per month, and get £7 back with 2 direct debits. Cash rewards on selected products. 1% cashback from partner retailers.	Nil	Blue Rewards Scheme is optional - £4 & requires funding into account of £800 monthly.	0.00% up to £15 35.0% thereafter.	No unauthorised overdraft available		<a href="#">Click here</a>
	Premier Current Account	24/7 access to dedicated Premier relationship team. Access to exclusive Premier mortgages and savings accounts. Option collect Avios 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 and a minimum of £100,000 saved or invested.	0.00% up to £500. 35.0% thereafter.	No unauthorised overdraft available		<a href="#">Click here</a>
Danske Bank	Cash Reward	£7 monthly reward if £1,200 paid in and you log on to eBanking or Danske Mobile Bank at least once each month.	£2	38.13%	0% £7.50 unpaid transaction fee. £22.50 per month cap.	36		<a href="#">Click here</a>

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Danske Bank	Danske Choice		Nil	38.13%	21.67% £7.50 unpaid transaction fee. £22.50 per month cap.			<a href="#">Click here</a>
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	16		<a href="#">Click here</a>
	Ultimate Reward Current Account	Earn £5 or a lifestyle benefit each month. Worldwide multi-trip family travel insurance. Up to 15% cashback from partner retailers. Travel insurance. Mobile phone insurance. Home emergency cover. AA breakdown cover.	£17	39.9%. £50 fee free buffer.	No unauthorised overdraft available			<a href="#">Click here</a>
HSBC	Advance Bank Account	Get £125 when you switch. Get discounts on dining, travel, shopping and more. Automatic arranged overdraft of at least £1,000. Up to £500 daily ATM withdrawals. 1% AER/gross on savings.	Nil, depending on £1,750 being paid in monthly or £10,500 over 6 months.	39.9%. £25 fee free buffer.	39.9%. £20 cap.	5		<a href="#">Click here</a>
	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.			<a href="#">Click here</a>
	Bank Account Pay Monthly	£50 interest free emergency borrowing (unarranged overdraft). 1% AER/gross on savings.	Nil	39.9%. £25 fee free buffer.	£50 fee free emergency borrowing. No further unauthorised overdraft available.			<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
HSBC	Premier Bank Account	Get £125 when you switch. 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.			<a href="#">Click here</a>
Nationwide	FlexDirect	2% 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		<a href="#">Click here</a>
	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. Interest free arranged overdraft for 12 months.	£13	39.90%	No unauthorised overdraft available			<a href="#">Click here</a>
	FlexAccount	Interest free arranged overdraft for 12 months.	Nil	39.90%	No unauthorised overdraft available			<a href="#">Click here</a>
Santander	Everyday Current Account	Up to 15% cashback from partner retailers	Nil	39.94%. If you're switching there's no arranged overdraft interest charged for the first 4 months. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	No unauthorised overdraft available. No charges for stopped payments.	22		<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
Santander	123 Current Account	0.30% on balances up to £20,000. Up to 3% cashback on selected household bills (capped at £5). Up to 15% cashback from partner retailers.	£4, requires funding of £500 and 2 active Direct Debits per month.	39.94%. If you're switching there's no arranged overdraft interest charged for the first 4 months. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	No unauthorised overdraft available. No charges for stopped payments.	22		<a href="#">Click here</a>
	123 Lite Current Account	Up to 3% cashback on selected household bills (capped at £5). Up to 15% cashback from partner retailers.	£2 Requires funding of £500, log onto Mobile or Online Banking at least once every 3 months and 2 active Direct Debits per month.	39.94%. If you're switching there's no arranged overdraft interest charged for the first 4 months. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	No unauthorised overdraft available. No charges for stopped payments.			<a href="#">Click here</a>
	Select Current Account	0.30% on balances up to £20,000. Up to 3% cashback on selected household bills (capped at £5). Up to 15% cashback from partner retailers. £1,000 daily ATM withdrawal limit. Fee-free withdrawals at Santander cash machines abroad when you choose the local currency.	£4, requires funding of £5,000 or keep £75,000 in any Santander investment(s), savings or current accounts.	0% on balances below £500. 39.94% for amounts over £500. If you're switching there's no arranged overdraft interest charged for the first 4 months. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	No unauthorised overdraft available. No charges for stopped payments.			<a href="#">Click here</a>
Ulster Bank	Private Current Account	Cashback from partner retailers when you register your Ulster Bank debit card. 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.	Requires at least £75,000 paid in year (£100,000 for a joint account) or savings and investments of at least £100,000	19.49%. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	19.49% £17.25 monthly cap. £2.15 unpaid transaction fee (capped at £2.15 per charging period). Monthly cap of £19.40.	44		<a href="#">Click here</a>

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Ulster Bank	Select Account	Cashback from partner retailers when you register your Ulster Bank debit card. Emergency cash if your debit card is lost or stolen.	Nil	39.49%. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	39.49% £17.25 monthly cap. £2.15 unpaid transaction fee (capped at £2.15 per charging period). Monthly cap of £19.40.			<a href="#">Click here</a>
	ufirstgold Account  (only available to existing Ulster Bank current account holders)	Annual worldwide family travel insurance. Mobile phone insurance. 15% cash-back on concerts, shows and sporting events.	£10	39.49%. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	39.49%. £17.25 monthly cap. £2.15 unpaid transaction fee (capped at £2.15 per charging period). Monthly cap of £19.40.			<a href="#">Click here</a>
	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.	£26	19.49%. (If your finances have been impacted as a result of COVID-19, you can ask for temporary overdraft support)	19.49% £17.25 monthly cap. £2.15 unpaid transaction fee (capped at £2.15 per charging period). Monthly cap of £19.40.	44		<a href="#">Click here</a>