



# The Consumer Council

## Current Account Comparison Table

Rates apply to Current Account products with overdrafts and are correct as of July 2022

### 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		<a href="#">Click here</a>
Bank of Ireland	Clear Account		Nil	29.50% (33.83% APR)	29.50% (33.83% APR) £1.50 for each payment item refused. £30 per month cap.	13		<a href="#">Click here</a>
Barclays	Barclays Bank Account	Blue Rewards Scheme: pay in £800+ per month and pay £5 per month, and get £5 back with 2 direct debits. Cash rewards on selected products.	Nil	0.00% up to £15 35.0% thereafter.	No unauthorised overdraft available	6		<a href="#">Click here</a>
	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.			<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	33.14% (38.67 annualised rate)	0% £7.50 unpaid transaction fee. £22.50 per month cap.	32		<a href="#">Click here</a>
Danske Bank	Danske Choice		Nil	33.14% (38.67 annualised rate)	0% £7.50 unpaid transaction fee. £22.50 per month cap.			<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
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	15		<a href="#">Click here</a>
	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			<a href="#">Click here</a>
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.	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). Commission-free foreign currency (£100-£2,500).	Nil	39.9%. £25 fee free buffer.	£50 fee free emergency borrowing. No further unauthorised overdraft available.			<a href="#">Click here</a>
HSBC	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.			<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
Nationwide	FlexDirect	Up to £125 for switching. 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	Up to £125 for switching. 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	39.90%	No unauthorised overdraft available			<a href="#">Click here</a>
	FlexAccount	Up to £125 for switching. Interest free arranged overdraft for 12 months.	Nil	39.90%	No unauthorised overdraft available			<a href="#">Click here</a>
Santander	Everyday Current Account	£140 cashback for switching. 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.	0% 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	£140 cashback for switching. 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.	0% No charges for stopped payments.	22		<a href="#">Click here</a>
	123 Lite Current Account	£140 cashback for switching. 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.	0% No charges for stopped payments.			<a href="#">Click here</a>
	Select Current Account	£140 cashback for switching. 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.	0% No charges for stopped payments.			<a href="#">Click here</a>
Ulster Bank	Private Current Account	£150 for switching. 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 per year (£100,000 for a joint account) or savings and investments of at least £100,000	19.49%.	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>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
Ulster Bank	Select Account	£150 for switching. Emergency cash if your debit card is lost or stolen.	Nil	39.49%.	39.49% £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>
	ufirstgold Account  (only available to existing Ulster Bank current account holders)	£150 for switching. Annual worldwide family travel insurance. Mobile phone insurance. 15% cash-back on concerts, shows and sporting events.	£10	39.49%.	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)	£150 for switching. 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%.	19.49% £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>