



The Consumer Council

Current Account Comparison Table

This table contains a selection of current accounts from each bank in Northern Ireland. Note that other accounts are available.

Rates apply to current account products with overdrafts and are correct as of January 2025.

NB As an example if overdraft interest is charged at 39%, an indication of the cost for borrowing will be £39 per year for every £100 borrowed

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	Free daily banking if your account is in credit	Nil	0% on overdrafts up to £200. 20.75% EAR (variable) on anything above that	0%. £5 unpaid transaction fee. £90 per month cap	7		Click here
Bank of Ireland	Clear Account	Transaction fee free banking (in pounds in UK but some providers may charge)	Nil	33.50% / 39.15% APR	33.50%/ 39.15%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	Standard account with no monthly costs	Nil	0.00% up to £15 35.0% thereafter.	No unauthorised overdraft available	1		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 £2,000 daily ATM withdrawals. Fee-free international payments. Apple TV+ subscription and MLS Season Pass subscription.	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.	No unauthorised overdraft available			Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		Cost of £12 per month for Barclay's Avios rewards						
Danske Bank	Reward	£5 monthly reward if £1,000 paid in and completed at least 8 Debit Mastercard transactions (not including ATM transactions or credits to the account) and received digital statements for this account.	£2	33.39% (39% annualised rate)	£1.50 unpaid transaction fee. £4.50 per month cap.	24		Click here
	Danske Choice	Everything you need to manage your money, with no monthly fee.	Nil	33.39% (39% annualised rate)	£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 or digital magazine) each month depending on conditions being met. Spend £500 on your debit card each month; or	Nil	39.9 %.	No unauthorised overdraft available	10 **Two branches in Bangor and Omagh will close by the		Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		<p>Keep £5000 or above in your account each day of the month.</p> <p>And Pay in £1500 or more into your account each month</p> <p>Stay in credit (keeping your balance at £0 or above)</p>				end of May**		
	Ultimate Reward Current Account	<p>Earn £5 or a lifestyle benefit each month depending on conditions being met. Worldwide multi-trip family travel insurance. Mobile phone insurance. Home emergency cover. AA breakdown cover.</p> <p>Spend £500 on your debit card each month; or</p> <p>Keep £5000 or above in your account each day of the month.</p> <p>And Pay in £1500 or more into your account each month</p> <p>Stay in credit (keeping your balance at £0 or above)</p>	£19	39.9%. £50 fee free buffer.	No unauthorised overdraft available			Click here
HSBC	Advance Bank Account	<p>Get discounts on dining, travel, shopping and more. Optional arranged overdraft of at least £1,000. Emergency cash to any HSBC branch worldwide.</p>	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 access to a range of savings accounts and money-savings offers. Up to	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
		£300 daily ATM withdrawals.						
	Basic Bank Account	For 16+ who do not qualify for one of the other accounts	Nil	No credit or overdraft	No credit or overdraft			Click here
	Premier Bank Account	Complimentary worldwide travel insurance. Preferential terms on mortgages and savings.	<p>Nil</p> <p>Requires £100K income and 1 of the following with HSBC UK: a mortgage, an investment, life insurance or a protection product OR Savings/investments of £100K+</p> <p>You'll also need to pay your annual income into your HSBC Premier Bank Account.</p>	<p>0% on the first £500.</p> <p>39.9 % for amounts over £500.</p>	39.9%. £20 cap.			Click here
Nationwide	FlexDirect	<p>Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time)</p> <p>5% AER interest on balances up to £1,500 for 12 months. After the first 12 months, it's 1% AER. Requires £1,000 paid in monthly.</p> <p>Up to £60 cashback on debit card purchases for 12 months.</p>	Nil	The first £50 is interest-free. 39.9% after.	No unauthorised overdraft available	13		Click here
	FlexPlus	Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time)	£18	The first £50 is interest-free. 39.9% after.	No unauthorised overdraft available			Click here

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		UK & European Breakdown and Recovery Assistance. Worldwide Family Mobile Phone Insurance. Worldwide Family Travel Insurance. There are no Nationwide charges for using your card abroad or in a non-sterling currency.						
	Nationwide FlexAccount	Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time)	Nil	The first £50 is interest-free. 39.9% after.	No unauthorised overdraft available			Click here
Santander	Everyday Current Account	Cashback from partner retailers with Santander Boosts. Get £150 when you switch (T&Cs apply)	Nil	39.94%. If you're switching, there's no arranged overdraft interest charged for the first 4 months.	0%	21		Click here
	Santander Edge Current account	£150 cash incentive for switching. (T&Cs apply) Fund the account with £500 each month and set up 2 active Direct Debits 1% cashback on selected household bills and supermarkets and on travel spend. (up to £10) Access to an optional savings account with exclusive rates	£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
	Santander Edge Up Current account	<p>£150 cash incentive for switching. (T&Cs apply)</p> <p>Fund the account with £1,500 each month and set up 2 active Direct Debits</p> <p>1% cashback on selected household bills, at supermarkets and travel costs. (up to £15)</p> <p>Earn interest on credit balances up to £25,000.</p>	£5	39.94%	0%			Click here
	Basic Current Account	Santander Boosts- free rewards service	Nil	No authorised overdraft available	No unauthorised overdraft available			Click here
Ulster Bank	Private Current Account	<p>Access to preferential financial rates and services.</p> <p>Your own dedicated premier banking manager and support team.</p> <p>Emergency cash if your debit card is lost or stolen.</p>	<p>Nil</p> <p>Requires at least £75,000 paid in per year (£100,000 for a joint account) or savings and investments of at least £100,000</p>	19.49%.	19.49% £18.80 monthly cap.	25		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

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
	Foundation Account	You will only be offered Foundation account if you apply for one of the other accounts but do not qualify.	Nil	N/A	0%			Click here