

# Moneyfacts Annual Star Ratings

## Personal Credit Cards 2024

### Credit Cards – Five Star

**AIB** - Option 1 Visa

**American Express** - British Airways American Express® Credit Card

**American Express** - British Airways American Express® Premium Plus Card

**American Express** - Marriott Bonvoy® American Express® Credit Card

**American Express** - Nectar Credit Card

**American Express** - Platinum Cashback Credit Card

**American Express** - Platinum Cashback Everyday Credit Card

**American Express** - Preferred Rewards Gold Credit Card

**American Express** - The American Express Rewards® Credit Card

**American Express** - The Platinum Card Credit Card

**American Express** - Vitality American Express® Credit Card

**Barclaycard** - Avios Mastercard

**Barclaycard** - Avios Plus Mastercard

**Barclaycard** - Platinum 15 Month No Fee Balance Transfer Visa

**Barclaycard** - Platinum 24 Month Balance Transfer Visa

**Barclaycard** - Platinum 27 Month Balance Transfer Visa

**Barclaycard** - Platinum 30 Month Balance Transfer Visa

**Barclaycard** - Platinum All-Rounder Visa

**Barclaycard** - Rewards Visa

**Halifax** - 0% Purchase and Balance Transfer Mastercard

**Halifax** - Cashback Credit Card Mastercard

**Halifax** - Clarity Credit Card Mastercard

**Halifax** - Credit Card Mastercard

**Halifax** - Longest 0% Balance Transfer Credit Card Mastercard

**HSBC** - Premier Credit Card Mastercard

**HSBC** - Premier World Elite Mastercard

**Lloyds Bank** - Cashback Credit Card Mastercard

**MBNA Limited** - Platinum Visa

**NatWest** - Reward Black Credit Card Mastercard

**NatWest** - Reward Credit Card Mastercard

**NatWest** - The NatWest Credit Card Mastercard

**Royal Bank of Scotland** - Reward Black Credit Card Mastercard

**Royal Bank of Scotland** - Reward Credit Card Mastercard

**Royal Bank of Scotland** - Royal Bank Credit Card Mastercard

**Santander** - All in One Credit Card Mastercard

**Santander** - World Elite Mastercard

**Tesco Bank** - Clubcard Credit Card Balance Transfer Mastercard

**Tesco Bank** - Clubcard Credit Card with Low APR Mastercard

**Tesco Bank** - Clubcard Low Fee Balance Transfer Mastercard

**Tesco Bank** - Clubcard Plus Credit Card Mastercard

**Ulster Bank** - The Ulster Bank Credit Card Mastercard

**Virgin Money** - Virgin Atlantic Reward Credit Card

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### Credit Cards – Four Star

**Danske Bank** - Standard Mastercard  
**HSBC** - Rewards Credit Card Mastercard  
**Lloyds Bank** - Credit Card Mastercard  
**Lloyds Bank** - Platinum 0% Purchase and Balance Transfer Mastercard  
**Lloyds Bank** - Platinum Low Fee 0% Balance Transfer Mastercard  
**M&S Bank** - Credit Card Shopping Plus Offer Mastercard  
**M&S Bank** - Credit Card Transfer Plus Offer Mastercard  
**MBNA Limited** - 0% Transfer and Purchase Credit Card Mastercard  
**MBNA Limited** - Long 0% Balance Transfer Credit Card Mastercard  
**MBNA Limited** - Long 0% Money Transfer Credit Card Mastercard  
**MBNA Limited** - Low Fee 0% Balance Transfer Credit Card Mastercard  
**NatWest** - Balance Transfer Credit Card Mastercard  
**NatWest** - Longer Balance Transfer Credit Card Mastercard  
**NatWest** - Purchase & Balance Transfer Credit Card Mastercard

**Royal Bank of Scotland** - Balance Transfer Credit Card Mastercard  
**Royal Bank of Scotland** - Longer Balance Transfer Credit Card Mastercard  
**Royal Bank of Scotland** - Purchase & Balance Transfer Credit Card Mastercard  
**Sainsbury's Bank** - 12 Month No Balance Transfer Fee Credit Card Mastercard  
**Sainsbury's Bank** - 20 Month Balance Transfer Credit Card Mastercard  
**Sainsbury's Bank** - 24 Month Balance Transfer Credit Card Mastercard  
**Sainsbury's Bank** - 28 Month Balance Transfer Credit Card Mastercard  
**Sainsbury's Bank** - Dual 14 Month Offer Credit Card Mastercard  
**Ulster Bank** - Balance Transfer Credit Card Mastercard  
**Ulster Bank** - Longer Balance Transfer Credit Card Mastercard  
**Ulster Bank** - Purchase & Balance Transfer Credit Card Mastercard  
**Virgin Money** - 14 Month Balance Transfer Credit Card Mastercard  
**Virgin Money** - Travel Credit Card Mastercard  
**Virgin Money** - Virgin Atlantic Reward Plus Credit Card

### Credit Repair Credit Cards – Five star

**118 118 Money** - Guaranteed Rate Card Mastercard  
**Barclaycard** - Forward Credit Card Visa  
**NewDay Ltd** - Bip Credit Card Mastercard

**Sainsbury's Bank** - Everyday Credit Card Mastercard  
**Tesco Bank** - Foundation Clubcard Credit Card Mastercard

### Credit Repair Credit Cards – Four star

**HSBC** - Classic Credit Card Visa  
**Virgin Money** - 12 Month All Round Credit Card Mastercard  
**Virgin Money** - 12 Month Balance Transfer Credit Card Mastercard

**Virgin Money** - 9 Month All Round Credit Card Mastercard  
**Virgin Money** - All Round Credit Card Mastercard

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