

Categories and Methodology



STAGE 1

Stage 1 of the judging process:

Shortlists for these awards are first assessed by our highly-qualified research team who, using a strict set of criteria, drill down into the small print of each provider's product range to measure their technical strengths and weaknesses. Only the companies that offer the best products go on to form these shortlists. For the Consumers' Choice award, we talked to Moneyfacts.co.uk visitors and shortlisted organisations that have put new initiatives into place, have innovative offerings or have gone the extra mile to make them worthy of special recognition.



STAGE 2

Stage 2 of the judging process:

The shortlists are then tested in our consumer surveys, which cover personal finance, household finance and family finance. The consumer scores the providers they have had experience with in each relevant category. This second stage helps to decide the overall result, so the consumer contribution really influences who comes out on top.

Pet Insurance Provider of the Year

Car Insurance Provider of the Year

Health Insurance Provider of the Year

Life Insurance Provider of the Year (Direct)

Travel Insurance Provider of the Year

Home Insurance Provider of the Year

Cashback Site of the Year

First-Time Mortgage Buyers' Choice

High Street Mortgage Provider of the Year

Remortgage Buyers' Choice

Personal Loan Provider of the Year

Non-Mainstream Loan Provider of the Year

Credit Card Provider of the Year

Credit Builder Card Provider of the Year

Current Account Provider of the Year

Current Account Switching Provider of the Year

Student Account Provider of the Year

High Street Savings Provider of the Year

Fixed Rate Savings Provider of the Year

App-only Savings Provider of the Year

Offshore Account Provider of the Year

ISA Provider of the Year

Branch Network of the Year

Online Banking Provider of the Year

Banking App of the Year

Digital Wealth Management Provider of the Year

Credit Card App of the Year (This category will be decided by survey scores for any apps provided by consumer responses.)

Consumers' Choice

Best Customer Service (This category will be decided by analysing only the customer service scores for each provider.)

Best Claims Service (This category will be decided by analysing only the service scores received from customers who have made a claim with the provider.)

Green Savings Product of the Year
