

## Moneyfacts announces 2010 award winners

The winners of the 2010 Moneyfacts awards were announced this afternoon at the Millennium Hotel, Mayfair, London. Some 300 industry professionals from leading financial institutions gathered at a special luncheon hosted by ITV News' Economics Editor, Daisy McAndrew.

Awards were presented to those companies that have consistently offered the most competitive products, the best levels of service and shown the greatest innovation in the personal finance world during the last twelve months.

### Sylvia Waycot, Editor of Moneyfacts said:

"The widely anticipated Moneyfacts Awards 2010 celebrated the best products and service in personal finance at another well supported ceremony, showcasing the providers that support this vital sector.

"After months of trying times, a cautious optimism is returning, with the mortgage sector seeing product numbers beginning to rise and the savings sector continuing its fight to provide reasonable returns, despite the record low base rate.

"These awards demonstrate a firm commitment by providers to quality and choice across a wide range of products. This was very evident in the makeup of our shortlists and why winning a Moneyfacts Award really is something to shout about."

### So, without further ado, the winners are:

<u>Best Short Term Fixed Rate Mortgage Provider</u>  <b>Winner: first direct</b> Highly Commended: Loughborough BS Commended: Abbey	<u>Best Longer Term Fixed Rate Mortgage Provider</u>  <b>Winner: Britannia</b> Highly Commended: Chelsea BS Commended: Leeds BS
<u>Best Variable Rate Mortgage Provider</u>  <b>Winner: The One Account</b> Highly Commended: HSBC Commended: first direct	<u>Best Remortgage Provider</u>  <b>Winner: HSBC</b> Highly Commended: The Co-operative Bank Commended: first direct
<u>Best Current Account &amp; Offset Mortgage Provider</u>  <b>Winner: first direct</b> Highly Commended: Yorkshire BS Commended: NatWest Mortgage Services	<u>Best Tracker Rate Mortgage Provider</u>  <b>Winner: The Co-operative Bank</b> Highly Commended: HSBC Commended: Abbey
<u>Best First Time Buyer Mortgage Provider</u>  <b>Winner: Clydesdale/Yorkshire Bank</b> Highly Commended: Norwich & Peterborough BS Commended: Furness BS	<u>Best Building Society Mortgage Provider</u>  <b>Winner: Nationwide BS</b> Highly Commended: Yorkshire BS Commended: Furness BS
<u>Best Bank Mortgage Provider</u>  <b>Winner: HSBC</b> Highly Commended: Abbey Commended: The Co-operative Bank	<u>Best Online Mortgage Provider</u>  <b>Winner: Woolwich</b> Highly Commended: Coventry BS Commended: Halifax

<u>Best HIP Provider</u>  <b>Winner: ehips</b> Highly Commended: The HIPs provider Commended: Easier2move	<u>Best Service from a Mortgage Provider</u>  <b>Winner: Cheltenham &amp; Gloucester plc</b> Highly Commended: Royal Bank of Scotland Commended: Halifax
<u>Best No Notice Account Provider</u>  <b>Winner: Leeds BS</b> Highly Commended: Stroud & Swindon BS Commended: Teachers BS	<u>Best Notice Account Provider</u>  <b>Winner: Leeds BS</b> Highly Commended: Bank of Cyprus UK Commended: Secure Trust Bank
<u>Best Monthly Interest Account Provider</u>  <b>Winner: ING Direct</b> Highly Commended: FirstSave Commended: Intelligent Finance	<u>Best Fixed Rate Account Provider</u>  <b>Winner: Post Office</b> Highly Commended: Aldermore Commended: ICICI Bank UK
<u>Best Internet Account Provider</u>  <b>Winner: Intelligent Finance</b> Highly Commended: ICICI Bank UK Commended: Yorkshire BS	<u>Best Over 50s Account Provider</u>  <b>Winner: United Trust Bank</b> Highly Commended: Coventry BS Commended: West Bromwich BS
<u>Best Children's Account Provider</u>  <b>Winner: Harpenden BS</b> Highly Commended: Earl Shilton BS Commended: Chelsea BS	<u>Best Cash ISA Provider</u>  <b>Winner: Halifax</b> Highly Commended: Santander Commended: Newcastle BS
<u>Best Offshore Account Provider</u>  <b>Winner: Alliance &amp; Leicester International</b> Highly Commended: Anglo Irish Bank Corporation (International) PLC Commended: Irish Nationwide (IOM)	<u>Best Current Account Provider (Credit Interest)</u>  <b>Winner: Alliance &amp; Leicester</b> Highly Commended: Santander Commended: Lloyds TSB
<u>Best Current Account Provider (Debit Interest)</u>  <b>Winner: Alliance &amp; Leicester</b> Highly Commended: Cahoot Commended: Norwich & Peterborough BS	<u>Best Personal Loan Provider</u>  <b>Winner: Tesco Bank</b> Highly Commended: Sainsbury's Finance Commended: Alliance & Leicester
<u>Best Credit Card Provider (Introductory Rate)</u>  <b>Winner: M&amp;S Money</b> Highly Commended: Halifax Commended: Tesco Bank	<u>Best Credit Card Provider (Standard Rate)</u>  <b>Winner: The Co-operative Bank</b> Highly Commended: Lloyds TSB Commended: Barclaycard
<u>Best Credit Card Provider (Balance Transfer Rate)</u>  <b>Winner: Virgin Money</b> Highly Commended: Santander Commended: Nationwide BS	<u>Best Gold/Platinum Card Provider</u>  <b>Winner: Barclaycard</b> Highly Commended: MBNA Europe Bank Commended: The Co-operative Bank
<u>Innovation of the Year</u>  <b>Winner: Buckinghamshire BS – Big Bucks Bond</b> Highly Commended: Capital One Bank – Progress MasterCard Commended: HSBC – Mortgage Matcher	<u>Personal Finance Provider of the Year</u>  <b>Winner: Santander Group</b> Highly Commended: Lloyds Banking Group Commended: The Co-operative Bank

## About Moneyfacts.co.uk

Moneyfacts.co.uk is the UK's leading **independent** provider of personal finance information. For the last 21 years, Moneyfacts' information has been the key driver behind many personal finance decisions, from the Treasury and the Bank of England to the high street.

Our increasingly popular consumer website [www.moneyfacts.co.uk](http://www.moneyfacts.co.uk) **helps customers make better financial decisions** and gives them the ability to check the latest best buy products and to search the **whole market** for products that suit their individual circumstances.

Moneyfacts.co.uk also supplies best buy charts to many of the UK national and regional newspapers, with a total weekly readership in excess of 22,000,000. Moneyfacts.co.uk also provides the personal finance data that powers many UK online comparison websites.

Our dedicated research experts produce three monthly publications as well as providing real time news and data services to the majority of banks and building societies. Additional information can be found at [www.moneyfactsgroup.co.uk](http://www.moneyfactsgroup.co.uk).

## Contact us...

Looking for extra comment, a chart or more information, then please give us a call. We are always more than happy to help.

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