

Moneyfacts Annual Star Ratings



Personal Credit Cards 2027

Credit Cards – Five star

AIB (NI) - AIB Option 1 Visa	Lloyds Bank - World Elite Mastercard
American Express - Amex® Cashback Credit Card	NatWest - Travel Reward Credit Card Visa
American Express - Amex® Cashback Everyday Credit Card	NatWest - Reward Black Credit Card Mastercard
American Express - The Platinum Card® Credit Card	NatWest - Reward Credit Card Mastercard
American Express - Vitality American Express® Credit Card	NatWest - The NatWest Credit Card Mastercard
American Express - Preferred Rewards Gold Credit Card	Royal Bank of Scotland - Reward Black Credit Card Mastercard
American Express - British Airways American Express® Premium Plus Card	Royal Bank of Scotland - Reward Credit Card Mastercard
American Express - Marriott Bonvoy® American Express® Credit Card	Royal Bank of Scotland - The Royal Bank Credit Card Mastercard
American Express - The American Express® Rewards Credit Card	Santander - World Elite Mastercard
American Express - British Airways American Express® Credit Card	Santander - All in One Credit Card Mastercard
American Express - Nectar Credit Card	Santander - Rewards Credit Card Mastercard
Bank of Scotland - Credit Card Visa	Tesco Bank - Clubcard Low Fee Balance Transfer Mastercard
Barclaycard - Rewards Visa	Tesco Bank - Clubcard Credit Card All Round Mastercard
Barclaycard - Avios Mastercard	Tesco Bank - Clubcard Credit Card Balance Transfer and Purchases Mastercard
Barclaycard - Avios Plus Mastercard	Tesco Bank - Clubcard Credit Card Balance Transfer Mastercard
Barclaycard - Platinum 12 Month Balance Transfer Visa	Tesco Bank - Clubcard Plus Credit Card Mastercard
Chase - Credit Card Mastercard	Tesco Bank - Clubcard Credit Card Low APR Mastercard
Halifax - World Elite Mastercard	Ulster Bank - The Ulster Bank Credit Card Mastercard
Halifax - Cashback Credit Card Visa	Virgin Money - Everyday Cashback Credit Card Mastercard
Halifax - Clarity Credit Card Visa	Yonder - Full Membership Credit Card Mastercard
HSBC - Premier Credit Card Mastercard	
HSBC - Premier World Elite Mastercard	
Lloyds Bank - Ultra Credit Card Visa	

Credit Cards – Four star

Barclaycard - Platinum 22 Month Balance Transfer Visa	Nationwide BS - Nationwide Member Credit Card Balance Transfer Visa
Barclaycard - Platinum 21 Month BT and 24 Month Purchase Visa	NatWest - Balance Transfer Credit Card Mastercard
Barclaycard - Platinum 24 Month BT and 21 Month Purchase Visa	NatWest - Purchase & Balance Transfer Credit Card Mastercard
Barclaycard - The Amazon Barclaycard Visa	NatWest - Longer Balance Transfer Credit Card Mastercard
Barclaycard - Platinum 36 Month Balance Transfer Visa	Royal Bank of Scotland - Balance Transfer Credit Card Mastercard
HSBC - Rewards Credit Card Mastercard	Royal Bank of Scotland - Purchase & Balance Transfer Credit Card Mastercard
John Lewis Money - Partnership Credit Card Mastercard	Royal Bank of Scotland - Longer Balance Transfer Credit Card Mastercard
M&S Bank - Rewards Credit Card Mastercard	Ulster Bank - Purchase & Balance Transfer Credit Card Mastercard
M&S Bank - Credit Card Transfer Plus Offer Mastercard	Ulster Bank - Longer Balance Transfer Credit Card Mastercard
M&S Bank - Credit Card Purchase Plus Offer Mastercard	Ulster Bank - Balance Transfer Credit Card Mastercard
MBNA Limited - Platinum Visa	Virgin Money - Virgin Atlantic Reward Credit Card
MBNA Limited - 0% Transfer and Purchase Credit Card Visa	
Nationwide BS - Nationwide Member Purchase and Balance Transfer Credit Card Visa	

Moneyfacts Annual Star Ratings



Personal Credit Cards 2027

Credit Repair Credit Cards – Five star

118 118 Money - Guaranteed Rate Card Mastercard

Bank of Scotland - Advance Credit Card Visa

Barclaycard - Forward Credit Card Visa

NatWest - Credit Builder Credit Card Mastercard

NewDay Ltd - Bip Credit Card Mastercard

Royal Bank of Scotland - Credit Builder Credit Card Mastercard

Tesco Bank - Foundation Clubcard Credit Card Mastercard

Ulster Bank - Credit Builder Credit Card Mastercard

Credit Repair Credit Cards – Four star

Lloyds Bank - Advance Credit Card Visa

Post Office Money® - Travel Credit Card Mastercard

Virgin Money - 12 Month Balance Transfer Credit Card Mastercard

Virgin Money - 21 Month Balance Transfer Credit Card Mastercard

Virgin Money - 12 Month Purchase and Balance Transfer Credit Card Mastercard

Zable - Credit Card Mastercard