

Moneyfacts Annual Star Ratings



Personal Current Accounts 2027

Standard Current Accounts - Five Star

AIB (NI) – Classic Account
Bank of Scotland – Classic
Bank of Scotland – Classic with Vantage
first direct – 1st Account
Halifax – Reward Current Account
Halifax – Current Account
Lloyds Bank – Classic
Lloyds Bank – Club Lloyds
Nationwide BS – FlexAccount

Nationwide BS – FlexDirect
NatWest – Select Account
Royal Bank of Scotland – Select Account
Santander – Everyday Current Account
Santander – Santander Edge Up current account
Santander – Santander Edge current account
The Co-operative Bank – Current Account
Ulster Bank – Select Account
Virgin Money – M Plus Account

Standard Current Accounts - Four Star

Barclays Bank – Bank Account
Cumberland BS – Cumberland Plus
Danske Bank – Danske Freedom
HSBC – Bank Account

Starling Bank – Current Account
TSB – Spend & Save
TSB – Spend & Save Plus

Packaged Current Accounts - Five Star

Bank of Scotland – Platinum – with Vantage
Bank of Scotland – Platinum
Lloyds Bank – Platinum – with Club Lloyds
Lloyds Bank – Platinum

Lloyds Bank – Silver – with Club Lloyds
Santander – Santander Edge Explorer current account
Virgin Money – Club M Account

Packaged Current Accounts - Four Star

Bank of Scotland – Silver with Vantage
Bank of Scotland – Silver

Halifax – Ultimate Reward Current Account
Nationwide BS – FlexPlus

Premium Current Accounts – Five Star

Barclays Bank – Premier Current Account with Travel Plus Pack
Barclays Bank – Premier Current Account with Travel Pack
HSBC – Premier Bank Account

HSBC – Private Banking Account
Investec Bank plc – Voyage
Lloyds Bank – Lloyds Premier

Premium Current Accounts – Four Star

Barclays Bank – Premier Current Account – with Tech Pack
Barclays Bank – Premier Current Account

Santander – Private Current Account (v2)

Student Current Accounts – Five Star

Nationwide BS – FlexStudent
NatWest – Student

Royal Bank of Scotland – Student

Student Current Accounts – Four Star

Bank of Scotland – Student Account
HSBC – Student Bank Account

Lloyds Bank – Student

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Graduate Current Accounts - Five Star

HSBC – Graduate Bank Account
Nationwide BS – FlexGraduate

NatWest – Graduate
Royal Bank of Scotland – Graduate

Graduate Current Accounts - Four Star

TSB – Graduate

Youth Current Accounts - Five Star

Bank of Scotland – Under 19s Account
Barclays Bank – Young Persons Account
Danske Bank – Danske Discovery

HSBC – MyAccount
Lloyds Bank – Under 19s Account
Nationwide BS – FlexOne

Youth Current Accounts - Four Star

NatWest – Adapt Current Account
Royal Bank of Scotland – Revolve

Santander – 123 Mini Current Account
Ulster Bank – Adapt Account