

# Moneyfacts Annual Star Ratings



## Personal Current Account Easy to Open 2026

### Personal Current Account Easy to Open – Five Star

Bank of Scotland  
Danske Bank  
Halifax  
Lloyds Bank  
Nationwide BS  
NatWest

Royal Bank of Scotland  
Santander  
Starling Bank  
Ulster Bank  
Virgin Money

### Personal Current Account Easy to Open – Four Star

Barclays Bank  
Chase  
first direct

HSBC  
Metro Bank  
Monzo Bank