

# Moneyfacts Annual Star Ratings



## Personal Savings Easy to Open 2026

### Personal Savings Easy to Open – Five Star

Aldermore	Harpenden BS	Plum
Bank of London and The Middle East	Hodge Bank	Principality BS
Bath BS	HSBC	RCI Bank UK
Castle Trust Bank	Investec Bank plc	Royal Bank of Scotland
Charter Savings Bank	JN Bank	Santander
Chetwood Bank	Lloyds Bank	Secure Trust Bank
Chip	Market Harborough BS	Starling Bank
Coventry BS	Moneybox	Tandem Bank
Darlington BS	Monument Bank	Trading 212
Family Building Society	Monzo Bank	TSB
Ford Money	NatWest	Ulster Bank
Gatehouse Bank	Newcastle BS	United Trust Bank
GB Bank	Nottingham BS	Virgin Money
Halifax	Oxbury Bank	Wealthify, an Aviva company
Hampshire Trust Bank	Paragon Bank	Zopa

### Personal Savings Easy to Open – Four Star

Bank of Ireland UK	Furness BS	Shawbrook Bank
Bank of Scotland	iFAST Global Bank	StreamBank
Buckinghamshire BS	Kent Reliance	Teachers BS
Charity Bank	Leeds BS	Tembo Money
Chase	National Savings & Investments	Tesco Bank
Close Brothers Savings	Nationwide BS	The Co-operative Bank
Cynergy Bank	NuWealth	UBL UK
first direct	OakNorth Bank	