

Business Moneyfacts® Awards 2025

Categories and Methodology



RESEARCH CATEGORIES

These categories are assessed solely by researchers at Moneyfacts Group plc and incorporate product data gathered over the preceding 12 months, as well as our own industry insight.



SURVEY CATEGORIES

In these categories, we survey our broker and business community for their opinion on providers in each sector, requesting testimonials on those organisations that they have worked with. This is completed alongside Moneyfacts Group plc's own due-diligence and industry insight.



RESEARCH AND SURVEY CATEGORIES

These categories are assessed via a combination of the above two methods.



BROKER CATEGORIES

These categories comprise a process of self-nomination via an online entry form and/or our own industry discussions and insight to form the shortlists. Shortlisted companies are then able to invite their own advocates to submit testimonials on their behalf via an online form. Alongside the original assessment, this then informs the final positions.



INNOVATION CATEGORY

This category involves a wide-net approach to ensure all relevant innovations are included in the assessment process. This includes self-nomination, nomination by a survey of our own broker and business community, and/ or our own industry discussions, research and insight.

	Research Categories	Survey Categories	Entry Categories	Self-Nomination
Best Business Current Account Provider	✓			
Best Business Variable Rate Deposit Account Provider	✓			
Best Business Fixed Rate Account Provider	✓			
Best Charity Banking Provider	✓			
Best Franchisee Banking Provider	✓	✓		
Best Business Card Provider	✓			
Best Business Loan Provider	✓	✓		
Best Buy-to-Let Mortgage Provider	✓			
Best Service from a Buy-to-Let Mortgage Provider		✓		
Buy-to-Let Mortgage Broker of the Year			✓	
Best Commercial Mortgage Provider	✓			
Best Service from a Commercial Mortgage Provider		✓		
Commercial Mortgage Introducer of the Year			✓	
Best Bridging Finance Provider	✓			
Best Service from a Bridging Finance Provider		✓		
Bridging Finance Introducer of the Year			✓	
Best Development Finance Provider	✓			
Best Service from a Development Finance Provider		✓		
Development Finance Broker of the Year			✓	
Best Specialist Buy-to-Let Mortgage Provider	✓			
Best Service from a Specialist Buy-to-Let Mortgage Provider		✓		
Commercial Finance Specialist Distributor of the Year			✓	
Best Factoring & Invoice Discounting Provider	✓			
Best Service from an Invoice Finance Provider		✓		
Invoice Finance Broker of the Year			✓	
Best Leasing & Asset Finance Provider	✓			
Best Service from an Asset Based Finance Provider		✓		
Best Asset Based Lender	✓	✓		
Asset Finance Broker of the Year			✓	
Best Business Motor Finance Provider	✓			
Best Alternative Business Funding Provider	✓			
Best Service from an Alternative Funding Provider		✓		
Best Business FX Provider	✓			
Best Service from a Business FX Provider		✓		
Best use of Technology in SME Finance	✓	✓		✓
Innovation in the SME Finance Sector	✓	✓		✓
Business Start-up Bank of the Year	✓	✓		
Best Service from a Business Bank	✓	✓		
Business Bank of the Year	✓			