

# Moneyfacts Annual Star Ratings

## Personal Credit Cards 2023

### Credit Cards – Five Star

**AIB** - Option 1 Visa

**American Express** - British Airways American Express® Credit Card

**American Express** - British Airways American Express® Premium Plus Card

**American Express** - Marriott Bonvoy® American Express® Credit Card

**American Express** - Nectar Credit Card

**American Express** - Platinum Cashback Credit Card

**American Express** - Platinum Cashback Everyday Credit Card

**American Express** - Preferred Rewards Gold Credit Card

**American Express** - The American Express Rewards® Credit Card

**American Express** - Vitality American Express® Credit Card

**Barclaycard** - Avios Mastercard

**Barclaycard** - Avios Plus Mastercard

**Barclaycard** - Platinum 15 Month No Fee Balance Transfer Visa

**Barclaycard** - Platinum 24 Month Balance Transfer Visa

**Barclaycard** - Platinum 27 Month Balance Transfer Visa

**Barclaycard** - Platinum 30 Month Balance Transfer Visa

**Barclaycard** - Platinum All-Rounder Visa

**Barclaycard** - Rewards Visa

**Halifax** - 0% Purchase and Balance Transfer Mastercard

**Halifax** - Cashback Credit Card Mastercard

**Halifax** - Clarity Credit Card Mastercard

**Halifax** - Credit Card Mastercard

**Halifax** - Longest 0% Balance Transfer Credit Card Mastercard

**HSBC** - Premier Credit Card Mastercard

**HSBC** - Premier World Elite Mastercard

**Lloyds Bank** - Cashback Credit Card Mastercard

**MBNA Limited** - 0% Transfer and Purchase Credit Card Mastercard

**MBNA Limited** - Long 0% Balance Transfer Credit Card Mastercard

**MBNA Limited** - Long 0% Money Transfer Credit Card Mastercard

**MBNA Limited** - Low Fee 0% Balance Transfer Mastercard

**MBNA Limited** - No Fee 0% Balance Transfer Mastercard

**NatWest** - Credit Card Mastercard

**NatWest** - Reward Black Credit Card Mastercard

**NatWest** - Reward Credit Card Mastercard

**Royal Bank of Scotland** - Reward Black Credit Card Mastercard

**Royal Bank of Scotland** - Reward Credit Card Mastercard

**Royal Bank of Scotland** - Royal Bank Credit Card Mastercard

**Santander** - All in One Credit Card Mastercard

**Santander** - World Elite Mastercard

**Tesco Bank** - 15 Month All Round Clubcard Credit Card Mastercard

**Tesco Bank** - Clubcard Credit Card Balance Transfer and Purchase Mastercard

**Tesco Bank** - Clubcard Credit Card for 33 Month Balance Transfer Mastercard

**Tesco Bank** - Clubcard Credit Card Low Fee Balance Transfer Mastercard

**Tesco Bank** - Clubcard Credit Card Purchases Mastercard

**Tesco Bank** - Clubcard Credit Card with Low APR Mastercard

**Tesco Bank** - Clubcard Plus Credit Card Mastercard

**Ulster Bank** - Credit Card Mastercard

**Virgin Money** - Virgin Atlantic Reward Credit Card

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**Bank of Scotland** - Platinum 0% Purchase and Balance Transfer Mastercard

**Bank of Scotland** - Platinum Low Fee 0% Balance Transfer Mastercard

**Bank of Scotland** - Platinum Low Rate Mastercard

**HSBC** - Rewards Credit Card Mastercard

**Lloyds Bank** - Platinum 0% Purchase and Balance Transfer Mastercard

**Lloyds Bank** - Platinum Low Fee 0% Balance Transfer Mastercard

**Lloyds Bank** - Platinum Low Rate Mastercard

**M&S Bank** - Credit Card Rewards Offer Mastercard

**M&S Bank** - Credit Card Shopping Plus Offer Mastercard

**M&S Bank** - Credit Card Transfer Plus Offer Mastercard

**M&S Bank** - Personal Credit Card Mastercard

**Nationwide BS** - Nationwide Member Credit Card All Rounder Visa

**Nationwide BS** - Nationwide Member Credit Card Balance Transfer Visa

**NatWest** - Balance Transfer Credit Card Mastercard

**NatWest** - Purchase & Balance Transfer Credit Card Mastercard

**Royal Bank of Scotland** - Balance Transfer Credit Card Mastercard

**Royal Bank of Scotland** - Purchase & Balance Transfer Credit Card Mastercard

**Ulster Bank** - Balance Transfer Credit Card Mastercard

**Ulster Bank** - Purchase & Balance Transfer Credit Card Mastercard

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

**Virgin Money** - 14 Month Balance Transfer Credit Card Mastercard

**Virgin Money** - 15 Month Balance Transfer Credit Card Mastercard

**Virgin Money** - 16 Month Balance Transfer Credit Card Mastercard

**Virgin Money** - Travel Credit Card Mastercard

**Virgin Money** - Virgin Atlantic Reward Plus Credit Card

### Credit Repair Credit Cards – Five star

**118 118 Money** - Guaranteed Rate Card Mastercard

**Barclaycard** - (Branch) Better Together 28.9pc Initial Visa

**Barclaycard** - (Branch) Better Together 33.9pc Initial Visa

**Barclaycard** - Forward Credit Card Visa

**Bip** - Credit Card MasterCard

**HSBC** - Classic Credit Card Visa

**Tesco Bank** - Foundation Clubcard Credit Card Mastercard

### Credit Repair Credit Cards – Four star

**Virgin Money** - 12 Month All Round Credit Card Mastercard

**Virgin Money** - 12 Month Balance Transfer Credit Card Mastercard

**Virgin Money** - 9 Month All Round Credit Card Mastercard

**Virgin Money** - All Round Credit Card Mastercard

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