

Moneyfacts Annual Star Ratings



Business Current Accounts and Community Business Current Accounts 2026

Business Current Accounts – Five Star

Bank of Ireland UK - Business Current (NI) - Business Current Account
Barclays Bank - Barclays Business Account
Danske Bank - Danske Small Business Digital
HSBC - Business Banking Account
Metro Bank - Business Bank Account
Metro Bank - Commercial Account
NatWest - Business Current Account - Standard Tariff
NatWest - Business Foundation Account - Standard Tariff
NatWest - Community Account - Turnover £100K and over - standard tariff
NatWest - Community Account - Turnover up to £100K
Royal Bank of Scotland - Business Current Account - Standard Tariff

Royal Bank of Scotland - Business Foundation Account - Foundation
Royal Bank of Scotland - Community Account - Turnover £100K and over - standard tariff
Royal Bank of Scotland - Community Account - Turnover up to £100K
Santander - Business Current Account - Classic
The Co-operative Bank - Business Directplus - Credit balance £1K or more
The Co-operative Bank - Charity & Community Bank Account
The Co-operative Bank - FSB Business Banking
TSB - Business Plus
Ulster Bank - Business Current Account
Virgin Money - Business Current Account
Virgin Money - M Account for Business

Business Current Accounts – Four Star

Cumberland BS - Business Current - Business Current Account
HSBC - Small Business Banking Account
The Co-operative Bank - Business Bank Account
The Co-operative Bank - Business Bank Account Plus

Virgin Money - Business Choice Account
Virgin Money - Clubs & Societies Current Account
Virgin Money - Professional Firms Client Account - Designated Clients Funds

Business Current accounts – Three Star

Bank of Scotland - Business Account
Cater Allen Private Bank - Reserve Account
Cater Allen Private Bank - Reserve Account for Pensions
Lloyds Bank - Business Account
Metro Bank - Client Premium Deposit Account

Santander - Corporate Current Account
The Co-operative Bank - Business Directplus - Credit balance below £1K
Unity Trust Bank - Unity T1 Current Account Turnover up to £100K
Virgin Money - Professional Firms Client Account - General Clients Monies

Community Business Current Accounts – Five Star

Bank of Scotland - School Bank Account
Barclays Bank - Charity and Impact Account
Lloyds Bank - School Bank Account
Santander - Treasurer's Current Account

Ulster Bank - Business Current Account - Community Bank Account
Virgin Money - Charities Choice Account - Charities Choice Account - Turnover up to £1m

Community Business Current Accounts – Four Star

Virgin Money - Charities Choice Account - Charities Choice Account - Turnover £1m and over

Community Business Current Accounts – Three Star

HSBC - Charitable Bank Account

Metro Bank - Community Account