

Business

Moneyfacts®

Awards 2026

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 & BEST USE OF TECHNOLOGY 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 Buy-to-Let Mortgage Provider                           | ✓                   |                   |                  |                 |
| Best Service from a Buy-to-Let Mortgage Provider            |                     | ✓                 |                  |                 |
| Best Specialist Buy-to-Let Mortgage Provider                | ✓                   |                   |                  |                 |
| Best Service from a Specialist Buy-to-Let Mortgage Provider |                     | ✓                 |                  |                 |
| Best Commercial Mortgage Provider                           | ✓                   |                   |                  |                 |
| Best Service from a Commercial Mortgage Provider            |                     | ✓                 |                  |                 |
| Best Use of Technology in SME Finance                       | ✓                   | ✓                 |                  | ✓               |
| Innovation in the SME Finance Sector                        | ✓                   | ✓                 |                  | ✓               |
| Best Factoring and Invoice Discounting Provider             | ✓                   |                   |                  |                 |
| Best Service from an Invoice Finance Provider               |                     | ✓                 |                  |                 |
| Best Leasing and Asset Finance Provider                     | ✓                   |                   |                  |                 |
| Best Asset Based Lender                                     | ✓                   | ✓                 |                  |                 |
| Best Service from an Asset Based Finance Provider           |                     | ✓                 |                  |                 |
| Best Business Motor Finance Provider                        | ✓                   |                   |                  |                 |
| Best Business Card Provider                                 | ✓                   |                   |                  |                 |
| Best Business Variable Rate Deposit Account Provider        | ✓                   |                   |                  |                 |
| Best Business Fixed Account Provider                        | ✓                   |                   |                  |                 |
| Business Start Up Bank of the Year                          | ✓                   | ✓                 |                  |                 |
| Best Franchisee Banking Provider                            | ✓                   | ✓                 |                  |                 |
| Best Business Current Account Provider                      | ✓                   |                   |                  |                 |
| Best Business Digital Banking Provider                      | ✓                   | ✓                 |                  |                 |
| Best Charity Banking Provider                               | ✓                   |                   |                  |                 |
| Best Business Loan Provider                                 | ✓                   |                   |                  |                 |
| Best Service from a Business Loan Provider                  |                     | ✓                 |                  |                 |
| Best Alternative Business Funding Provider                  | ✓                   |                   |                  |                 |
| Best Service from an Alternative Funding Provider           |                     | ✓                 |                  |                 |
| Best Bridging Finance Provider                              | ✓                   |                   |                  |                 |
| Best Service from a Bridging Finance Provider               |                     | ✓                 |                  |                 |
| Best Development Finance Provider                           | ✓                   |                   |                  |                 |
| Best Service from a Development Finance Provider            |                     | ✓                 |                  |                 |
| Best International Solution Provider                        | ✓                   | ✓                 |                  |                 |
| Best Business FX Provider                                   | ✓                   |                   |                  |                 |
| Best Service from a Business FX Provider                    |                     | ✓                 |                  |                 |
| Invoice Finance Broker of the Year                          |                     |                   | ✓                |                 |
| Asset Finance Broker of the Year                            |                     |                   | ✓                |                 |
| Development Finance Broker of the Year                      |                     |                   | ✓                |                 |
| Buy to Let Mortgage Broker of the Year                      |                     |                   | ✓                |                 |
| Commercial Mortgage Introducer of the Year                  |                     |                   | ✓                |                 |
| Commercial Finance Specialist Distributor of the Year       |                     |                   | ✓                |                 |
| Bridging Finance Introducer of the Year                     |                     |                   | ✓                |                 |
| Business Loan Broker of the Year                            |                     |                   | ✓                |                 |
| Commercial Underwriting Team of the Year                    |                     |                   | ✓                |                 |
| Best Service from a Business Bank                           | ✓                   | ✓                 |                  |                 |
| Business Bank of the Year (was best Overall Business Bank)  | ✓                   |                   |                  |                 |