



# The Consumer Council

## Current Account Comparison Table

This table contains a selection of current accounts from each bank in Northern Ireland. Note that other accounts are available.

Rates apply to current account products with overdrafts and are correct as of August 2024.

### Key



Branch



Post Office



Telephone



Smart Phone App







Text Alert





Internet

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
AIB	Classic Account	Free daily banking if your account is in credit	Nil	0% on overdrafts up to £200. 21.34% EAR (variable) on anything above that	0%. £5 unpaid transaction fee. £90 per month cap	7		<a href="#">Click here</a>
Bank of Ireland	Clear Account	Transaction fee free banking (in pounds in UK but some providers may charge)	Nil	34% / 39.83% APR	34% / 39.83% APR £1.50 for each payment item refused. £30 per month cap	13		<a href="#">Click here</a>
	Basic Cash Account	Available to over 16s with no other UK account	Nil	No authorised overdraft	No unauthorised overdraft			<a href="#">Click here</a>
Barclays	Barclays Bank Account	Standard account with no monthly costs	Nil	0.00% up to £15 35.0% thereafter.	No unauthorised overdraft available	1		<a href="#">Click here</a>
	Premier Current Account	24/7 access to dedicated Premier relationship team. Option to collect Avios rewards to put towards British Airways flights. Exclusive debit card with up to £1,000 daily ATM withdrawals. Fee-free international payments.	Nil Requires funding of £75,000 per year or a minimum of £100,000 saved or invested.	0.00% up to £500. 35.0% thereafter.	No unauthorised overdraft available			<a href="#">Click here</a>
Danske Bank	Reward	£5 monthly reward if £1,000 paid in and completed at least 8 Debit Mastercard transactions	£2	33.39% (39% annualised rate)	£1.50 unpaid transaction fee. £4.50 per month cap.	24		<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		(not including ATM transactions or credits to the account) and received digital statements for this account.						
	Danske Choice	Everything you need to manage your money, with no monthly fee.	Nil	33.39% (39% annualised rate)	£1.50 unpaid transaction fee. £4.50 per month cap.			<a href="#">Click here</a>
	Danske Standard	For over 18s with no other current account	Nil	No authorised overdraft	No unauthorised overdraft			<a href="#">Click here</a>
Halifax	Reward Current Account	Earn £5 or a lifestyle benefit (including cinema ticket or digital magazine) each month depending on conditions being met. Up to 15% cashback from partner retailers.	Nil if you pay in £1,500 or more each month. £3 per month otherwise.	39.9 %.	No unauthorised overdraft available	10		<a href="#">Click here</a>
	Ultimate Reward Current Account	Earn £5 or a lifestyle benefit each month depending on conditions being met. Up to 15% cashback from partner retailers. Worldwide multi-trip family travel insurance. Mobile phone insurance. Home emergency cover. AA breakdown cover.	£19	39.9%. £50 fee free buffer.	No unauthorised overdraft available			<a href="#">Click here</a>
HSBC	Advance Bank Account	Get discounts on dining, travel, shopping and more. Optional arranged overdraft of at least £1,000. Emergency cash to any HSBC branch worldwide.	Nil, but you must qualify for an optional arranged overdraft.	39.9%. £25 fee free buffer.	39.9%. £20 cap.	1		<a href="#">Click here</a>
	Bank Account	Get access to a range of savings accounts and money-savings offers. Up to	Nil	39.9%. £25 fee free buffer.	39.9%. £20 cap.			<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
		£300 daily ATM withdrawals.						
	Basic Bank Account	For 16+ who do not qualify for one of the other accounts	Nil	No credit or overdraft	No credit or overdraft			<a href="#">Click here</a>
	Premier Bank Account	Complimentary worldwide travel insurance. Preferential terms on mortgages and savings.	<p>Nil</p> <p>Requires £75K income and 1 of the following with HSBC UK: a mortgage, an investment, life insurance or a protection product OR Savings/investments of £50K+</p> <p>You'll also need to pay your annual income into your HSBC Premier Bank Account.</p>	0% on the first £500. 39.9 % for amounts over £500.	39.9%. £20 cap.			<a href="#">Click here</a>
Nationwide	FlexDirect	5% AER interest on balances up to £1,500 for 12 months. After the first 12 months, it's 1% AER. Requires £1,000 paid in monthly.	Nil	Interest free overdraft for first 12 months. 39.9% after 12 months.	No unauthorised overdraft available	13		<a href="#">Click here</a>
	FlexPlus	UK & European Breakdown and Recovery Assistance. Worldwide Family Mobile Phone Insurance. Worldwide Family Travel Insurance. There are no Nationwide charges for using your card abroad or in a non-sterling currency.	£13	39.9%	No unauthorised overdraft available			<a href="#">Click here</a>
	Nationwide FlexAccount		Nil	39.9%	No unauthorised overdraft available			<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link
Santander	Everyday Current Account	Cashback from partner retailers with Santander Boosts.	Nil	39.94%. If you're switching, there's no arranged overdraft interest charged for the first 4 months.	0%	22		<a href="#">Click here</a>
	Santander Edge Current account	Fund the account with £500 each month and set up 2 active Direct Debits  1% cashback on selected household bills and supermarkets and on travel spend. (up to £10)  Access to an optional savings account with exclusive rates	£3	39.94%	0%			<a href="#">Click here</a>
	Santander Edge Up Current account	Fund the account with £1,500 each month and set up 2 active Direct Debits  1% cashback on selected household bills, at supermarkets and travel costs. (up to £15)  Earn interest on credit balances up to £25,000.	£5	39.94%	0%			<a href="#">Click here</a>
	Basic Current Account	Santander Boosts- free rewards service	Nil	No authorised overdraft available	No unauthorised overdraft available			<a href="#">Click here</a>
Ulster Bank	Private Current Account	Access to preferential financial rates and services. Your own dedicated premier banking manager and support team. Emergency cash if your debit card is lost or stolen.	Nil  Requires at least £75,000 paid in per year (£100,000 for a joint account) or savings and	19.49%.	19.49%  £17.25 monthly cap.			<a href="#">Click here</a>

Supplier	Account	Benefits and Rewards	Monthly Account Fee	Authorised Overdraft Rate (EAR)	Unauthorised Overdraft Rate (EAR)	Number of Branches	Account Access	Link	
			investments of at least £100,000			25			
	Select Account	Emergency cash if your debit card is lost or stolen.	Nil	39.49%.	39.49% £17.25 monthly cap.				<a href="#">Click here</a>
	Foundation Account	You will only be offered Foundation account if you apply for one of the other accounts but do not qualify.	Nil	N/A	0%				<a href="#">Click here</a>