



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 January 2025.

NB As an example if overdraft interest is charged at 39%, an indication of the cost for borrowing will be £39 per year for every £100 borrowed

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. 21.04% EAR (variable) on anything above that | 0%. £5 unpaid transaction fee. £90 per month cap | 7 | | Click here |
| Bank of Ireland | Clear Account | Transaction fee free banking (in pounds in UK but some providers may charge) | Nil | 33.75% / 39.49% APR | 33.75% / 39.49% APR £1.50 for each payment item refused. £30 per month cap | 13 | | Click here |
| | Basic Cash Account | Available to over 16s with no other UK account | Nil | No authorised overdraft | No unauthorised overdraft | | | Click here |
| Barclays | Barclays Bank Account | Standard account with no monthly costs | Nil | 0.00% up to £15 35.0% thereafter. | No unauthorised overdraft available | 1 | | Click here |
| | 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 £2,000 daily ATM withdrawals. Fee-free international payments. Apple TV+ subscription and MLS Season Pass subscription. | 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 | | | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|-------------|------------------------|--|---------------------|---------------------------------|---|--------------------|---|----------------------------|
| | | Cost of £12 per month for Barclay's Avios rewards | | | | | | |
| Danske Bank | Reward | £5 monthly reward if £1,000 paid in and completed at least 8 Debit Mastercard transactions (not including ATM transactions or credits to the account) and received digital statements for this account. | £2 | 33.39% (39% annualised rate) | £1.50 unpaid transaction fee. £4.50 per month cap. | 24 |  | Click here |
| | 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. | | | Click here |
| | Danske Standard | For over 18s with no other current account | Nil | No authorised overdraft | No unauthorised overdraft | | | Click here |
| Halifax | Reward Current Account | Earn £5 or a lifestyle benefit (including cinema ticket or digital magazine) each month depending on conditions being met. Spend £500 on your debit card each month; or Keep £5000 or above in your account each day of the month. | Nil | 39.9 %. | No unauthorised overdraft available | 10 |  | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|----------|---------------------------------|--|---|---------------------------------|-------------------------------------|--------------------|---|----------------------------|
| | | <p>And pay in £1500 or more into your account each month</p> <p>Stay in credit (keeping your balance at £0 or above)</p> | | | | | | |
| | Ultimate Reward Current Account | <p>Earn £5 or a lifestyle benefit each month depending on conditions being met. Worldwide multi-trip family travel insurance. Mobile phone insurance. Home emergency cover. AA breakdown cover.</p> <p>Spend £500 on your debit card each month; or</p> <p>Keep £5000 or above in your account each day of the month.</p> <p>And pay in £1500 or more into your account each month</p> <p>Stay in credit (keeping your balance at £0 or above)</p> | £19 | 39.9%. £50 fee free buffer. | No unauthorised overdraft available | | | |
| HSBC | Advance Bank Account | <p>Get discounts on dining, travel, shopping and more. Optional arranged overdraft of at least £1,000. Emergency cash to any HSBC branch worldwide.</p> | Nil, but you must qualify for an optional arranged overdraft. | 39.9%. £25 fee free buffer. | 39.9%. £20 cap. | 1 |  | Click here |
| | Bank Account | <p>Get access to a range of savings accounts and money-savings offers. Up to £300 daily ATM withdrawals.</p> | Nil | 39.9%. £25 fee free buffer. | 39.9%. £20 cap. | | | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|------------|----------------------|--|--|---|-------------------------------------|--------------------|---|----------------------------|
| | Basic Bank Account | For 16+ who do not qualify for one of the other accounts | Nil | No credit or overdraft | No credit or overdraft | | | Click here |
| | Premier Bank Account | Complimentary worldwide travel insurance. Preferential terms on mortgages and savings. | <p>Nil</p> <p>Requires £100K income and 1 of the following with HSBC UK: a mortgage, an investment, life insurance or a protection product OR Savings/investments of £100K+</p> <p>You'll also need to pay your annual income into your HSBC Premier Bank Account.</p> | <p>0% on the first £500.</p> <p>39.9 % for amounts over £500.</p> | 39.9%. £20 cap. | | | Click here |
| Nationwide | FlexDirect | <p>Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time)</p> <p>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.</p> <p>Up to £60 cashback on debit card purchases for 12 months.</p> | Nil | The first £50 is interest-free. 39.9% after. | No unauthorised overdraft available | 13 |  | Click here |
| | FlexPlus | <p>Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time)</p> <p>UK & European Breakdown and Recovery Assistance. Worldwide Family Mobile</p> | £18 | The first £50 is interest-free. 39.9% after. | No unauthorised overdraft available | | | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|-----------|--------------------------------|---|---------------------|--|-------------------------------------|--------------------|---|----------------------------|
| | | Phone Insurance. Worldwide Family Travel Insurance. There are no Nationwide charges for using your card abroad or in a non-sterling currency. | | | | | | |
| | Nationwide FlexAccount | Current switching offer of £175 cash payment. (T&Cs apply. Offer may be withdrawn at any time) | Nil | The first £50 is interest-free. 39.9% after. | No unauthorised overdraft available | | | Click here |
| Santander | Everyday Current Account | Cashback from partner retailers with Santander Boosts. Get £150 when you switch (T&Cs apply) | Nil | 39.94%. If you're switching, there's no arranged overdraft interest charged for the first 4 months. | 0% | 21 |  | Click here |
| | Santander Edge Current account | £150 cash incentive for switching. (T&Cs apply) 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% | | | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|-------------|-----------------------------------|--|---|-----------------------------------|-------------------------------------|--------------------|--|----------------------------|
| | Santander Edge Up Current account | <p>£150 cash incentive for switching. (T&Cs apply)</p> <p>Fund the account with £1,500 each month and set up 2 active Direct Debits</p> <p>1% cashback on selected household bills, at supermarkets and travel costs. (up to £15)</p> <p>Earn interest on credit balances up to £25,000.</p> | £5 | 39.94% | 0% | | | Click here |
| | Basic Current Account | Santander Boosts- free rewards service | Nil | No authorised overdraft available | No unauthorised overdraft available | | | Click here |
| Ulster Bank | Private Current Account | <p>Access to preferential financial rates and services.</p> <p>Your own dedicated premier banking manager and support team.</p> <p>Emergency cash if your debit card is lost or stolen.</p> | <p>Nil</p> <p>Requires at least £75,000 paid in per year (£100,000 for a joint account) or savings and investments of at least £100,000</p> | 19.49% | 19.49% £18.80 monthly cap. | 25 |  | Click here |
| | Select Account | Emergency cash if your debit card is lost or stolen. | Nil | 39.49% | 39.49% £18.80 monthly cap. | | | Click here |

| Supplier | Account | Benefits and Rewards | Monthly Account Fee | Authorised Overdraft Rate (EAR) | Unauthorised Overdraft Rate (EAR) | Number of Branches | Account Access | Link |
|----------|--------------------|--|---------------------|---------------------------------|-----------------------------------|--------------------|----------------|----------------------------|
| | 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% | | | Click here |