Independent service quality survey results
Personal current accounts

Published August 2024

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **17 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking

1	monzo	80%
2	Starling Bank	79%
3	CHASE	78%
4	first direct	74%
5	nationwide	70%
11 =	NatWest	57%

Online and mobile banking services

We asked customers how likely they would be to recommend their provider's online and mobile banking services to friends and family.

Ranking

1	monzo	85%
2 =	Starling Bank	83%
2 =	CHASE	83%
4	HALIFAX	80%
5	first direct	79%
12	NatWest	71%

Overdraft services

We asked customers how likely they would be to recommend their provider's overdraft services to friends and family.

Ranking

1 =	Starling Bank	74%
1 =	monzo	74%
3	LLOYDS BANK	73%
4	first direct	71%
5	HALIFAX	67%
13	NatWest	53%

Services in branches

We asked customers how likely they would be to recommend their provider's branch services to friends and family.

Ranking

1	nationwide	78%
2	LLOYDS BANK	74%
3	METRO BANK	73%
4	BANK OF SCOTLAND	71%
5	HALIFAX	69%
9 =	NatWest	58%

These results are from an independent survey carried out between July 2023 and June 2024 by Ipsos as part of a regulatory requirement.

NatWest has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays, Chase, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, TSB, Virgin Money.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

17,111 people were surveyed in total.

Results are updated every six months, in August and February.

To find out more visit Ipsos.uk/personal-banking-service-quality

For more information about the independent service quality survey see the answers to Frequently Asked Questions.

Find out how our business current accounts rank in the independent service quality results here.

The requirement to publish the Financial Conduct Authority Service Quality Information for personal current accounts can be found here.

Find out how we support all personal customers here.