Independent service quality survey results
Business current accounts

Published February 2026

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,200** customers of each of the **17 largest business current account providers** if they would recommend their provider to other small and medium-sized enterprises (SMEs*). 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 business current account provider to other SMEs.

Ranking

1	monzo	85%
2	mettle. a NatWest	83%
3	STARLING	81%
4	Handelsbanken	75%
5	tide	70%
11 =	Royal Bank of Scotland	55%

Online and mobile banking services

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

Ranking

1	monzo	90%
2	STARLING	86%
3	mettle. a NatWest	84%
4 =	tide	74%
4 =	NatWest	74%
8	Royal Bank of Scotland	70%

SME overdraft and loan services

We asked customers how likely they would be to recommend their provider's SME overdraft and loan services to other SMEs.

Ranking

1	Handelsbanken	69%
2	METRO BANK	65%
3	LLOYDS BANK	57%
4	Royal Bank of Scotland	56%
5 =	NatWest	55%

Relationship/account management

We asked customers how likely they would be to recommend their provider's relationship/account management to other SMEs.

Ranking

1	Handelsbanken	85%
2	mettle. a NatWest	75%
3	monzo	74%
4	STARLING	73%
5	ZEMPLER BANK	69%
8	Royal Bank of Scotland	60%

Services in branches and business centres

We asked customers how likely they would be to recommend their provider's branch and business centre services to other SMEs.

Ranking

1	Handelsbanken	72%
2	METRO BANK	65%
3	MONEY	56%
4	The co-operative bank	55%
5 =	LLOYDS BANK	51%
9	Royal Bank of Scotland	49%

These results are from an independent survey carried out between January 2025 and December 2025 by BVA BDRC as part of a regulatory requirement.

The Royal Bank of Scotland has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from business 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.

SME customers with business 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 business centres, SME overdraft and loan services and relationship/account management services to other SMEs.

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, Handelsbanken, HSBC UK, Lloyds Bank, Metro Bank, Mettle, Monzo, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, Tide, TSB, Virgin Money, Zempler Bank.

Approximately 1,200 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.

20,450 people were surveyed in total.

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

*SMEs include businesses, clubs, charities and societies with an annual turnover/income of up to £25m (exclusive of VAT and other turnover-related taxes).

To find out more visit BVA-BDRC.com/business-banking-service-quality

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

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

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