

Independent service quality survey results

Personal current accounts

Published February 2026

As part of a regulatory requirement, an independent survey was conducted to ask approximately **500** customers of each of the **12 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



Overdraft services

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



Bank of Ireland UK offers overdraft services but the results for this service are not displayed as fewer than 100 Bank of Ireland UK customers provided an eligible score.

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



Services in branches

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

Ranking



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

Bank of Ireland UK 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: AIB, Bank of Ireland UK, Barclays, Chase, Danske Bank, Halifax, HSBC UK, Monzo, Nationwide, Santander, Starling Bank, Ulster Bank.

Approximately 500 customers a year are surveyed across Northern Ireland and the Republic of Ireland for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

6,018 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](https://www.ipsos.uk/personal-banking-service-quality)