Independent service quality survey results
Personal current accounts

Published August 2020

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,000** customers of each of the **19 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	86%
2	STARLING BANK	84%
3	first direct	83%
4	METRO BANK	81%
5	Nationwide	71%
12 =	NatWest	58%

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	89%
2	STARLING BANK	88%
3	METRO BANK	85%
4	first direct	83%
5 =	Nationwide	81%
11 =	NatWest	75%

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%
2	first direct	73%
3	METRO BANK	71%
4	monzo	69%
5	HALIFAX	62%
15	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	METRO BANK	84%
2	Nationwide	77%
3	MONEY	74%
4 =	HALIFAX	69%
4 =	LLOYDS BANK	69%
12	NatWest	64%

These results are from an independent survey carried out between July 2019 and June 2020 by Ipsos MORI 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, Clydesdale Bank, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, Tesco Bank, The Co-operative Bank, TSB, Virgin Money* and Yorkshire Bank.

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.

19,141 people were surveyed in total.

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

* Interviews with customers of B are reported as Virgin Money.

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.