

Independent service quality survey results

Personal current accounts

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As part of a regulatory requirement, an independent survey was conducted to ask approximately **500** customers of each of the **11 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



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



Overdraft services

We asked customers how likely they would be to recommend their provider’s overdraft 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 2024 and December 2024 by Ipsos as part of a regulatory requirement.

Ulster Bank 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, 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.

5,612 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)

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](#).