

Choosing the right current account

There are many current accounts available with different benefits. Choose the right one for you.

Current Account Comparison Table

Our current account comparison table displays the current account products (with overdraft facilities) currently available from providers in Northern Ireland (NI). With this information, you will be able to compare offerings from other providers in NI and check if you are getting the most from your account. It will allow you to check:

- what interest (if applicable) you are earning on your current account or could be earning if you switched;
- the fees and charges on your account (eg account fees, authorised and unauthorised overdraft fees and charges);
- if there is any eligibility criteria (eg minimum monthly funding requirements);
- how you can access these accounts (eg in branch, via telephone, online); and
- the account provider's website for further details and terms and conditions.

Other accounts are available such as student accounts and basic bank accounts that may be better suited to your needs. Check with the banks for further information on these types of accounts.

- Current Account Comparison Table [Current Account Table CCNI Jan 2024.pdf](#)

Current Account Switch Service

The Current Account Switch Service makes switching your current account between banks and building societies simple, reliable and stress-free. The switch will be completed in seven working days and your new bank or building society will take care of moving all your incoming and outgoing payments, your outstanding balance and closing your old account. Any payments made to your previous account will be automatically directed to your new one and you can enjoy the peace-of-mind offered by the [Current Account Switch Guarantee](#).

Personal Banking Service Quality

Ipsos MORI conduct an independent survey so you can compare the quality of service from personal current account providers. To view the results, [click here to visit the Personal banking service quality - Northern Ireland August 2021 web page](#).

The Consumer Council is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.