

# Business banking service quality - Great Britain

## Independent service quality survey results

### Business current accounts

Date Published: August 2025

As part of a regulatory requirement, an independent survey was conducted to ask customers of the 17 largest business current account providers in Great Britain 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.

These results are from an independent survey carried out between July 2024 and June 2025 by BVA BDRC as part of a regulatory requirement, and we have published this information at the request of the providers and 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.

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.

Providers participating in the survey in Great Britain: 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 and 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.

20,600 people were surveyed in total.

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

Starling Bank failed to include holders of Starling Sole Trader Accounts in the customer lists it provided to BVA BDRC as they ought to have done for interviews taking place between January to September 2024 and these customers are therefore excluded from the survey for this period. Further details are set out in the Competition and Market Authority (CMA)'s [letter to Starling Bank](#). The issue was rectified for interviewing taking place in Q4 2024, from October 2024. The CMA's assessment to date is that the impact on the survey results is likely to have been negligible and would likely not have impacted the ranking.

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

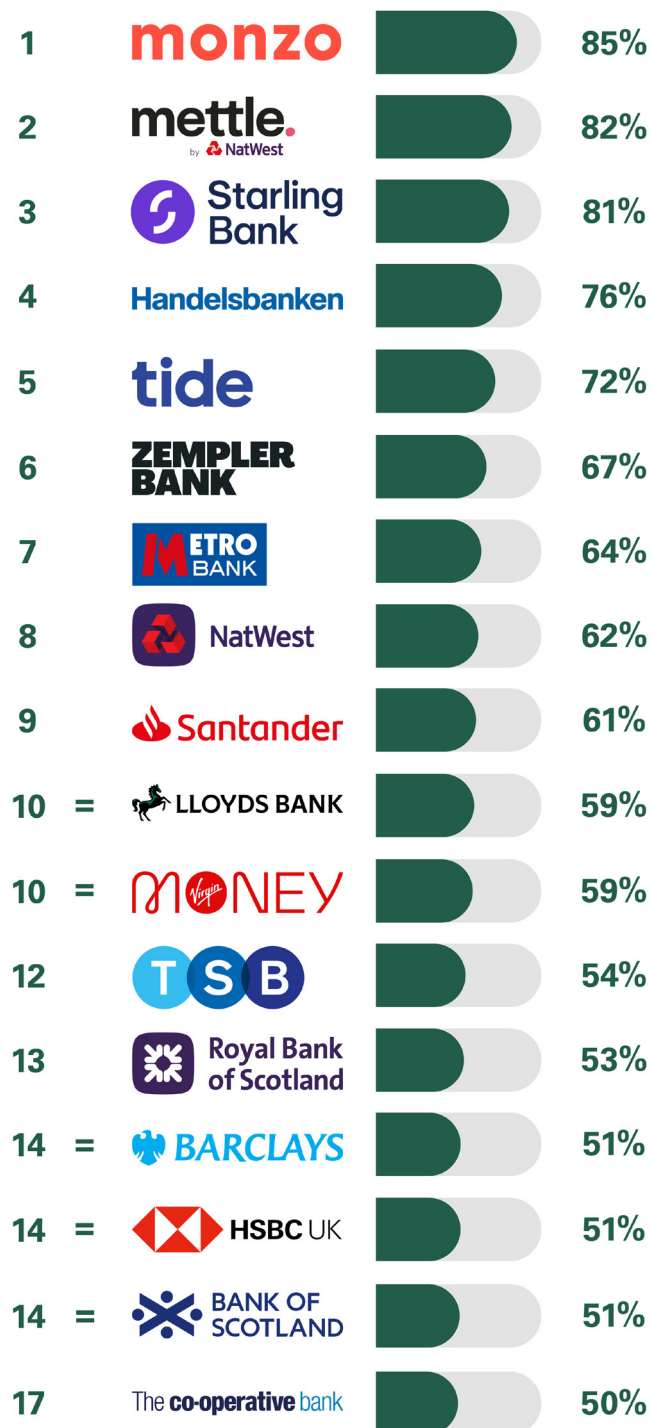
\*\*Interviews with customers of Cashplus Bank are reported as Zempler Bank.

If you'd like to learn more about the methodology used, you can download a detailed guide [here](#).

## Overall service quality

We asked customers how likely they would be to recommend their business current account provider to other SMEs.

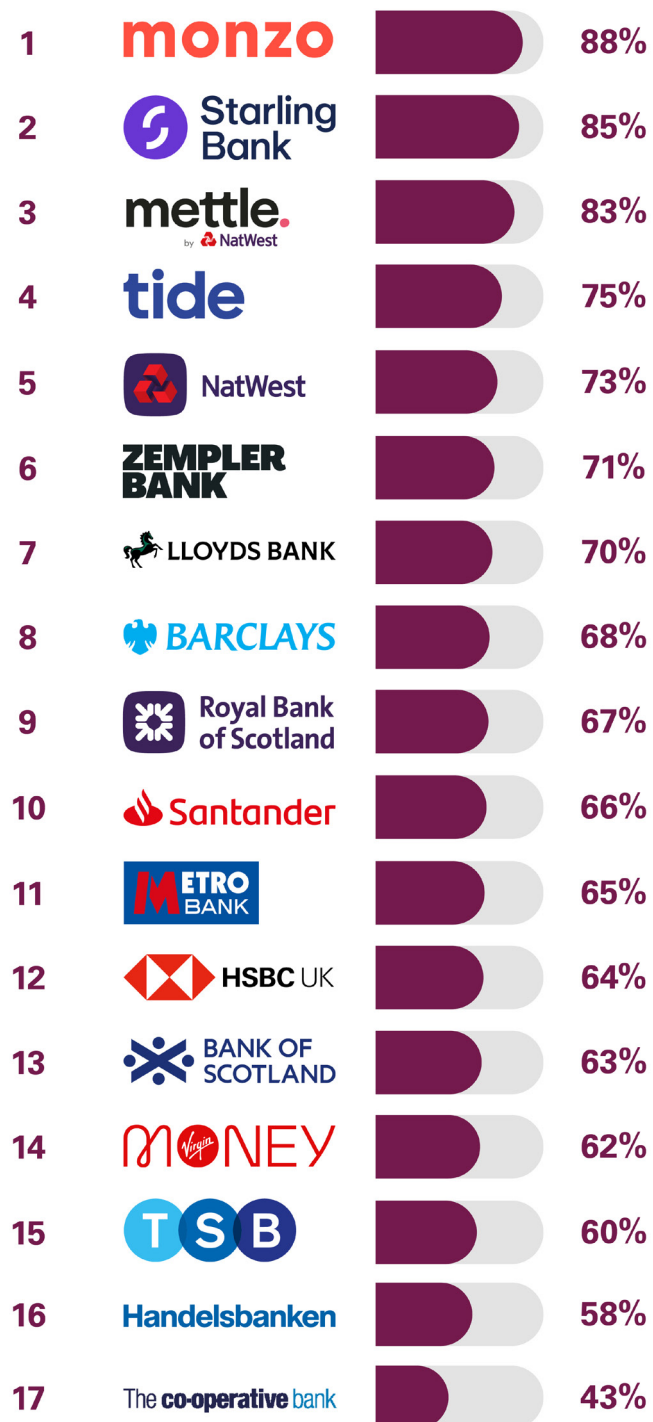
### Ranking



# Online and mobile banking services

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

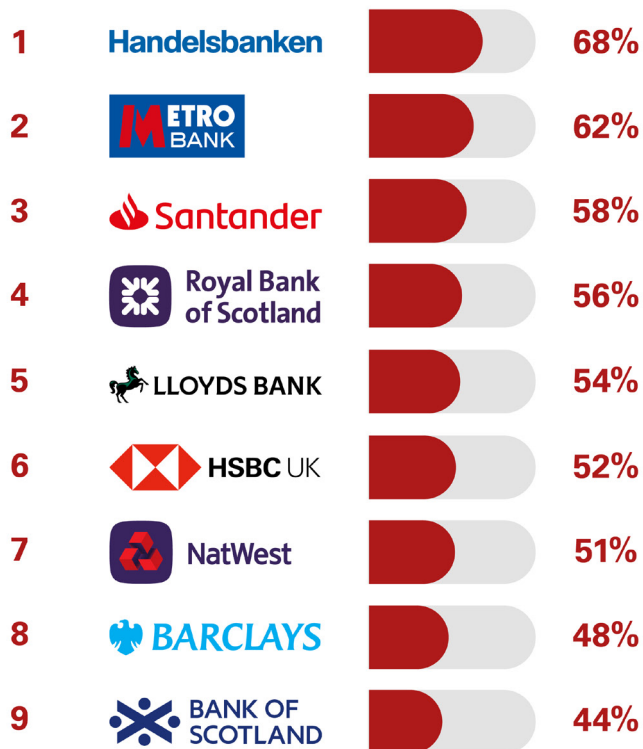
## Ranking



# 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



The ranking does not include any brands where the eligible sample size is less than 100. (Monzo, Starling Bank, The Co-operative Bank, Tide, TSB, Virgin Money and Zempler Bank are excluded from this measure). Starling Bank does not currently offer SME credit (overdraft and loan) services but did so during the survey period.



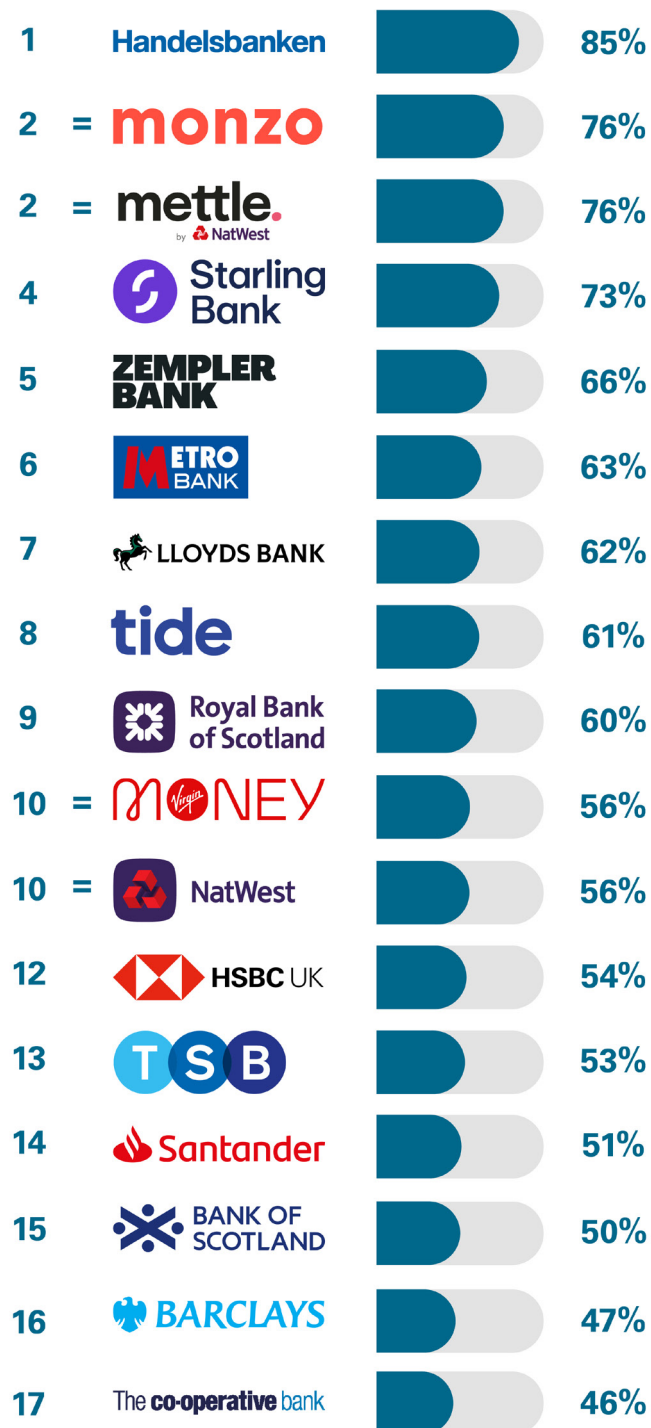
Mettle is excluded from this measure as do not offer SME overdraft and loan services



## Relationship/account management

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

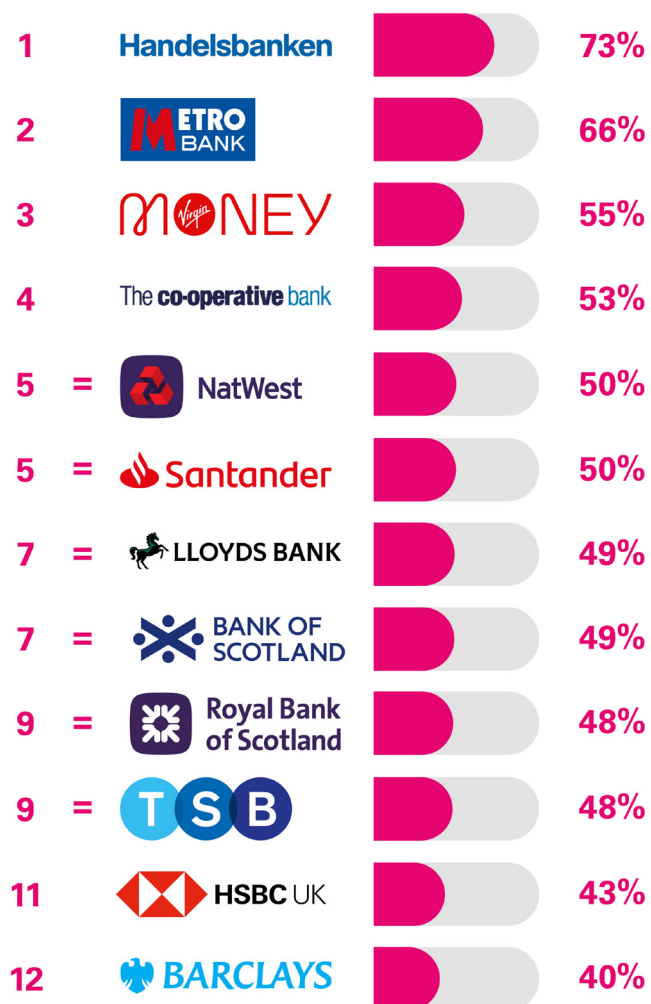
### Ranking



## Service 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



Mettle, Monzo, Starling Bank, Tide and Zempler Bank are excluded from this measure as do not operate a branch network