

Business banking service quality – Northern Ireland

Independent service quality survey results

Business current accounts

Published February 2026

As part of a regulatory requirement, an independent survey was conducted to ask customers of the 5 largest business current account providers 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 January 2025 and December 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

Participating providers: Participating providers: AIB, Bank of Ireland UK, Danske Bank, Santander, Ulster Bank.

Approximately 600 customers a year are surveyed across Northern 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.

2,933 people were surveyed in total.

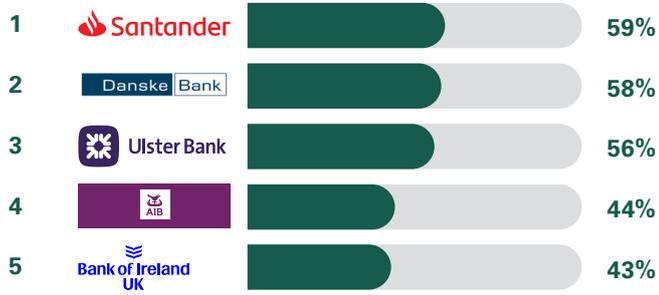
Results are updated every six months, in August and February.

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

Overall service quality

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

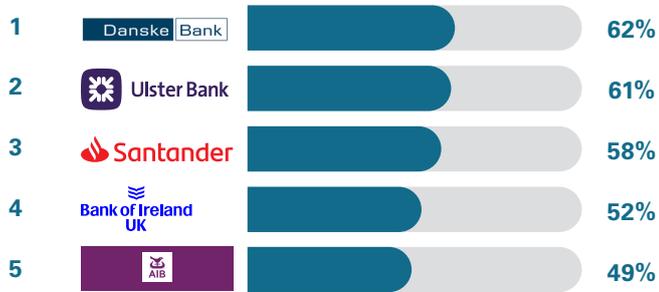
Ranking



Relationship/account management

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

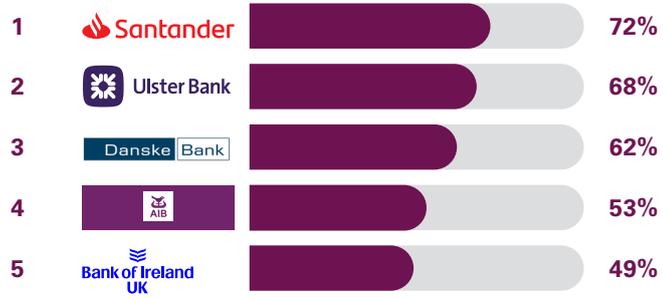
Ranking



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.

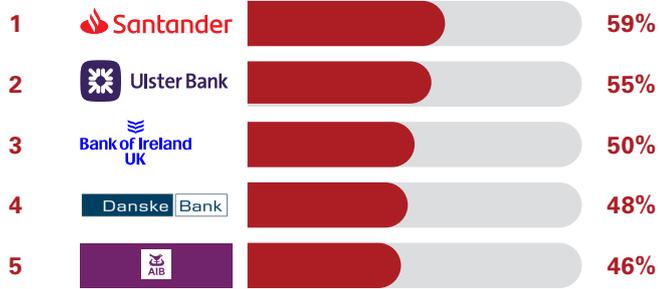
Ranking



SME overdraft and loan services

We asked customers how likely they would be to recommend their provider's overdraft and loan services to other SMEs.

Ranking



Services 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

