

# Business banking service quality - Great Britain

## 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 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 January 2025 and December 2025 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 Zempier 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.

20,450 people were surveyed in total.

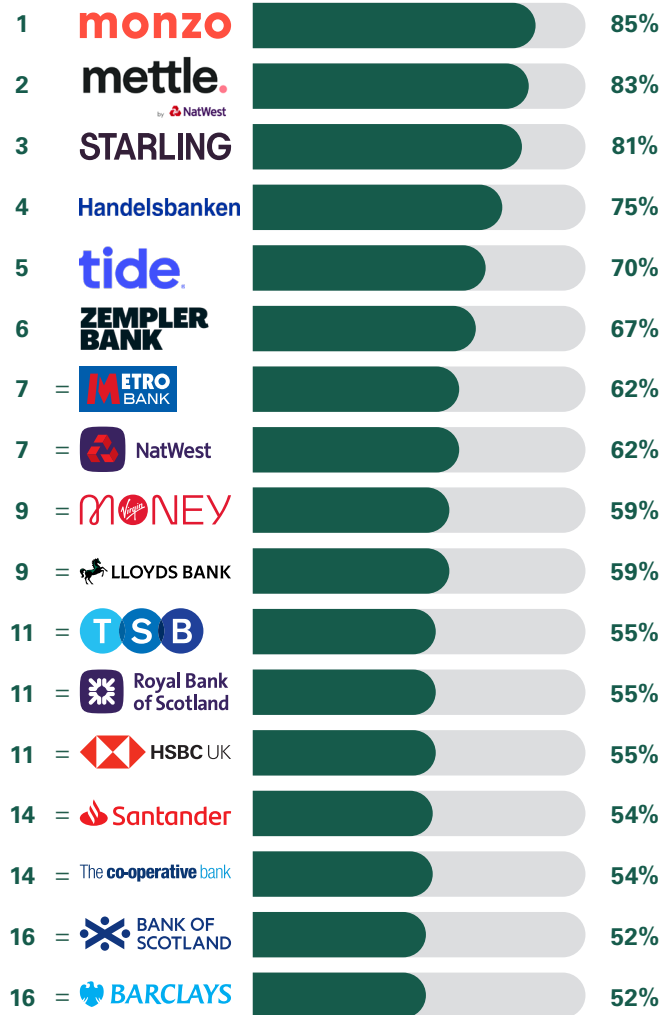
Results are updated every six months, in August and February.

\*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.

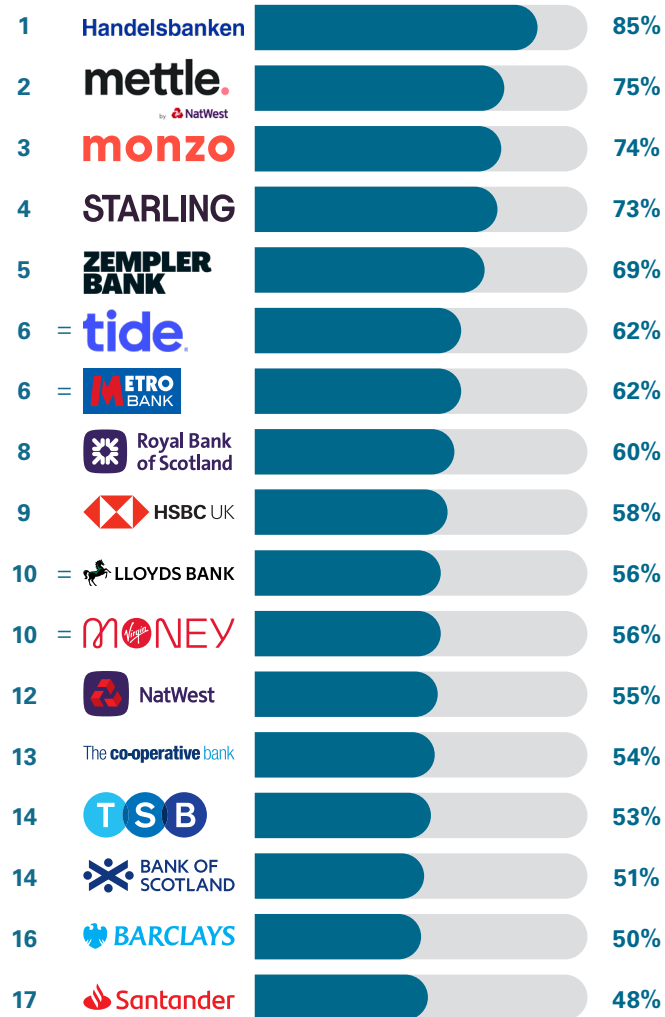
## Ranking



# Relationship/account management

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

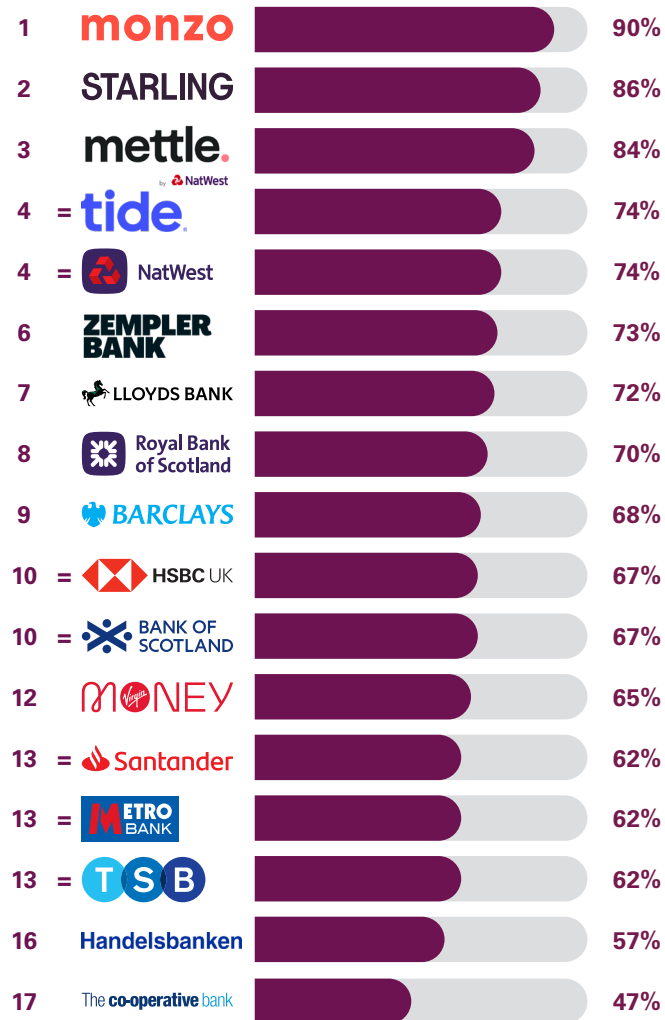
## Ranking



# 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.

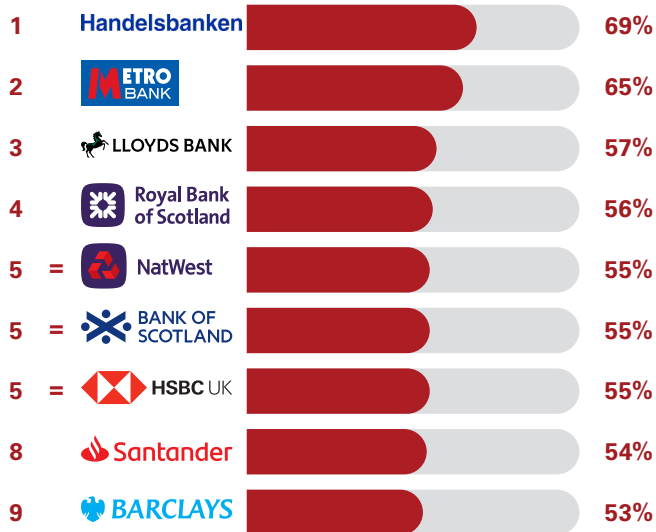
## Ranking



# 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



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.

**monzo** **STARLING** The co-operative bank **tide**

**TSB** **MONEY** **ZEMPLER BANK**

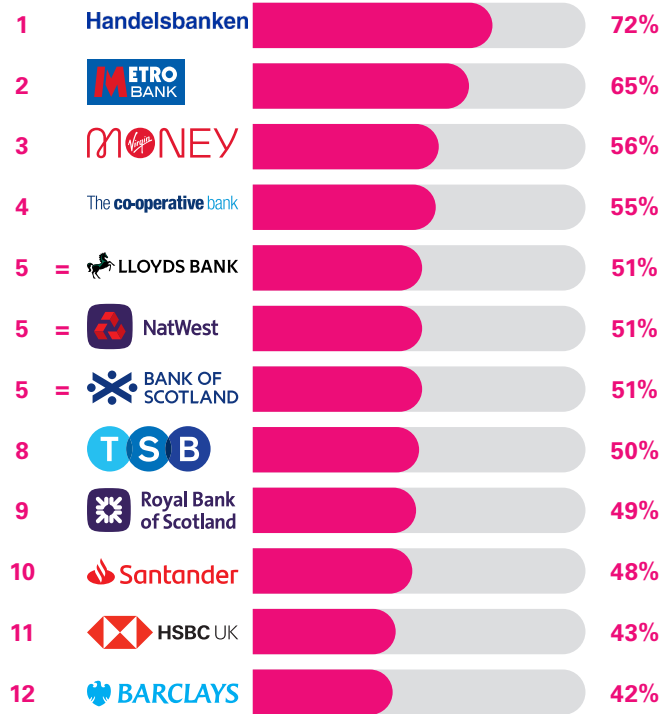
Mettle is excluded from this measure as do not offer SME overdraft and loan services.

**mettle**  
by NatWest

# 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



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

