

Current account credit interest – how much could you earn per year?

Average Balance	£500	£1,000	£2,500	£5,000	£10,000	£20,000	notes
Nationwide BS FlexDirect (first year only)	£25 gross (£20 net)	£50 gross (£40 net)	£125 gross (£100 net)	£125 gross (£100 net)	£125 gross (£100 net)	£125 gross (£100 net)	5% on first £2,500 – first year only
Nationwide BS FlexDirect (year two onwards)	£5 gross (£4 net)	£10 gross (£8 net)	£25 gross (£20 net)	£25 gross (£20 net)	£25 gross (£20 net)	£25 gross (£20 net)	1% on first £2,500
Santander 123 Current Account	£0 gross (£0 net)	£10 gross (£8 net)	£50 gross (£40 net)	£150 gross (£120 net)	£300 gross (£240 net)	£600 gross (£480 net)	0% on balances below £1k 1% on balances £1k to £1,999 2% on balances £2k to £2,999 3% on balances £3k to £20k Fee of £24 per annum for this account
Lloyds TSB Current Account with Vantage	£7.50 gross (£6 net)	£20 gross (£16 net)	£50 gross (£40 net)	£150 gross (£120 net)	£150 gross (£120 net)	£150 gross (£120 net)	1.5% on balances up to £999 2% from £1k to £2,999 3% from £3k to £5k No interest paid on balances over £5k
Halifax Reward Current Account	£60 net	£60 net	£60 net	£60 net	£60 net	£60 net	No interest but reward payment of £5 per month net credited to account. (From May 1 st 2013 minimum monthly funding £750 per month and min 2 direct debits on the account. £5 will not be paid in month where account has been overdrawn).

Calculations by Moneycomms.co.uk 1 March 2013 based on average credit balance for 12 months