

# VERSION 1

Bank/Account	Monthly fee	CREDIT INTEREST	MONTHLY OVERDRAFT COSTS	UNAUTHORISED OVERDRAFT
Barclays Bank Account	£0.00	Average balance £1k: £0.00	Overdrawn £250 3 days per month: £2.25	£50.00
	£0.00*	Average balance £3k: £0.00	Overdrawn £500 14 days per month: £10.50	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding (£300 minimum for Barclays blue rewards)	Average balance £5k: £0.00	Overdrawn £1500 21 days per month: £31.50	
HSBC Advance	£0.00	Average balance £1k: £0.00	Overdrawn £250 3 days per month: £0.36	£30.27
	£1,750.00	Average balance £3k: £0.00	Overdrawn £500 14 days per month: £3.43	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £0.00	Overdrawn £1500 21 days per month: £15.44	
Lloyds Club Lloyds	£0.00	Average balance £1k: £0.66	Overdrawn £250 3 days per month: £6.24	£66.30
	£1,500.00	Average balance £3k: £4.00	Overdrawn £500 14 days per month: £9.05	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £13.33	Overdrawn £1500 21 days per month: £22.06	
Natwest Select	£0.00	Average balance £1k: £0.00	Overdrawn £250 3 days per month: £6.40	£36.00
	£0.00	Average balance £3k: £0.00	Overdrawn £500 14 days per month: £9.81	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £0.00	Overdrawn £1500 21 days per month: £23.16	
Santander 123	£2.00	Average balance £1k: £0.66	Overdrawn £250 3 days per month: £3.00	£60.00
	Monthly fee (£5 from January 11th 2016)	Average balance £3k: £6.00	Overdrawn £500 14 days per month: £14.00	Unauthorised overdraft 6 days with 2 paid items
	£500.00	Average balance £5k: £10.00	Overdrawn £1500 21 days per month: £21.00	
Tesco Bank Current Account	£0.00	Average balance £1k: £2.00	Overdrawn £250 3 days per month: £0.38	£10.28
	£0.00	Average balance £3k: £6.00	Overdrawn £500 14 days per month: £3.62	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £6.00	Overdrawn £1500 21 days per month: £16.31	
Nationwide FlexDirect*	£0.00	Average balance £1k: £3.33	Overdrawn £250 3 days per month: £1.50	£40.00
	£1,000.00	Average balance £3k: £8.33	Overdrawn £500 14 days per month: £7.00	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £8.33	Overdrawn £1500 21 days per month: £10.50	
Metro Current Account	£0.00	Average balance £1k: £0.00	Overdrawn £250 3 days per month: £0.30	£20.23
	£0.00	Average balance £3k: £0.00	Overdrawn £500 14 days per month: £2.87	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £0.00	Overdrawn £1500 21 days per month: £12.94	
TSB Classic Plus	£0.00	Average balance £1k: £5.00	Overdrawn £250 3 days per month: £6.36	£66.30
	£500.00	Average balance £3k: £6.66	Overdrawn £500 14 days per month: £9.64	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £6.66	Overdrawn £1500 21 days per month: £22.92	
First Direct 1st Account	£0.00	Average balance £1k: £0.00	Overdrawn £250 3 days per month: £0.00	£30.13
	£1,000.00	Average balance £3k: £0.00	Overdrawn £500 14 days per month: £1.53	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £0.00	Overdrawn £1500 21 days per month: £11.44	
Halifax Reward	£0.00	Average balance £1k: £5.00	Overdrawn £250 3 days per month: £3.00	£30.00
	£750.00	Average balance £3k: £5.00	Overdrawn £500 14 days per month: £14.00	Unauthorised overdraft 6 days with 2 paid items
	Monthly funding	Average balance £5k: £5.00	Overdrawn £1500 21 days per month: £21.00	

Reward rather than interest. To qualify a customer must remain in credit for the full month.