

| Website | Abbey | Alliance & Leicester Commercial Bank | Bank of Scotland | Barclays | Clydesdale Bank / Yorkshire Bank | Co-operative Bank | HSBC | Lloyds TSB | NatWest | RBS | |
|------------------------------|--|--|--|--|---|---|--|--|---|---|--------------------------------------|
| Usability / Navigation | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | Shoppers Choice |
| Content - products | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | |
| Content - general info | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | |
| Additional facilities / Info | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ☆ ☆ | ★ ★ ☆ ☆ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | |
| Overall | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | |
| Summary | Website contains clear information but navigation could be easier. Application form can be downloaded online and a call back requested. Tariff calculator is available for comparison. | Clear and concise website providing all relevant account information and a tariff calculator. In addition there is the excellent Business Advice section. Able to apply online, request a call back, and download application or request a pack. | Nicely presented website with a good level of information. Good detail of account management options. No tariff calculator available but nice feature comparison between the accounts available. | Straightforward website with a good level of information clearly categorised. Excellent additional help available. Able to request appointment with Business Manager but no online application, print application or tariff calculator facilities. | Website contained very limited information relating to Business Current Accounts which was difficult to locate. No additional facilities or account management information. | Website contained very limited information relating to Business Current Accounts which was difficult to locate. No additional facilities or account management information. | Website displays clear product and account operating information but navigation feels a little disjointed. Unable to apply online. | Website displays clear product and account operating information and is straightforward to navigate. Excellent guidance section available, providing a range of practical support. Able to apply online and use tariff calculator. | Reasonable website with an average level of information including additional services available, although use doesn't flow easily. Able to apply in full online but no tariff calculator. | Clear and simple to navigate website, containing relevant product and account management information, details on switching and additional 'Business Guidance' section. Able to apply/arrange appointment online but no tariff calculator. | Alliance & Leicester Commercial Bank |

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|------------------------|---|--|--|--|---|---|--|---|---|---|-----------------|
| Initial response | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ☆ ☆ ☆ | ★ ★ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ☆ ☆ ☆ | Shoppers Choice |
| Willingness to help | ★ ★ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ☆ ☆ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ☆ ☆ ☆ | |
| Dealing with enquiry | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ★ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ☆ ☆ ☆ | |
| Information provided | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ★ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ★ ★ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ☆ ☆ ☆ | |
| Follow up (Literature) | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ☆ ☆ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ★ | ★ ★ ★ ★ ★ | ★ ★ ★ ★ ☆ | ★ ★ ★ ★ ★ | |
| Overall | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ☆ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ☆ ☆ ☆ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | ★ ★ ★ ★ ☆ | ★ ★ ★ ☆ ☆ | |
| Summary | Instant response over telepone and excellent level of information provided, although operator gave the impression they were rushed. Clear details on transfer process and timescales provided. Pack received two days after call. | Telephone adviser was friendly, providing the right level of information, having established the type of transactions required. Clearly outlined the charges, advised on additional products. Literature arrived after two days. | Telephone call to an automated system which advised to visit local Halifax branch for a pack and application form. | One minute wait to get through to a telephone operator followed by a friendly, knowledgeable and patient service. The only company to promote additional services and use the caller's name throughout the enquiry. Literature received after four days without Business Banking Code. | Phone call to Yorkshire Bank was answered by the local Clydesdale Branch, where the adviser stated that Clydesdale was only looking at propositions of greater than £1m turnover and as such would not be able to help. | Fast response. Operator established business background, reasons for switching and type of transactions required. Excellent knowledge of their account and the marketplace. Literature received after three days. | Highly competent telephone service. Comprehensive information, established the best solution for our business and a summary of other products available. Switch process and contact options clearly explained. Literature received the next day. | Telephone adviser arranged a call back from local Business Manager. Basic account and introductory offer information given in a clear and relaxed manner. More personal feel speaking to a local contact. Literature received the next day. | Instant connection to telephone adviser who explained switcher offers in detail, but uncertain about Business Banking Code until we clarified. Offered to send start-up pack as contains info useful on running a business. Pack received next day. | Telephone service appeared rushed. Adviser keen to send an application pack. The subsequent information was clear although no attempt to ascertain nature of business and suitability of account discussed. Pack and call-back both delivered next day. | HSBC |