

# Independent service quality survey results

## Business current accounts

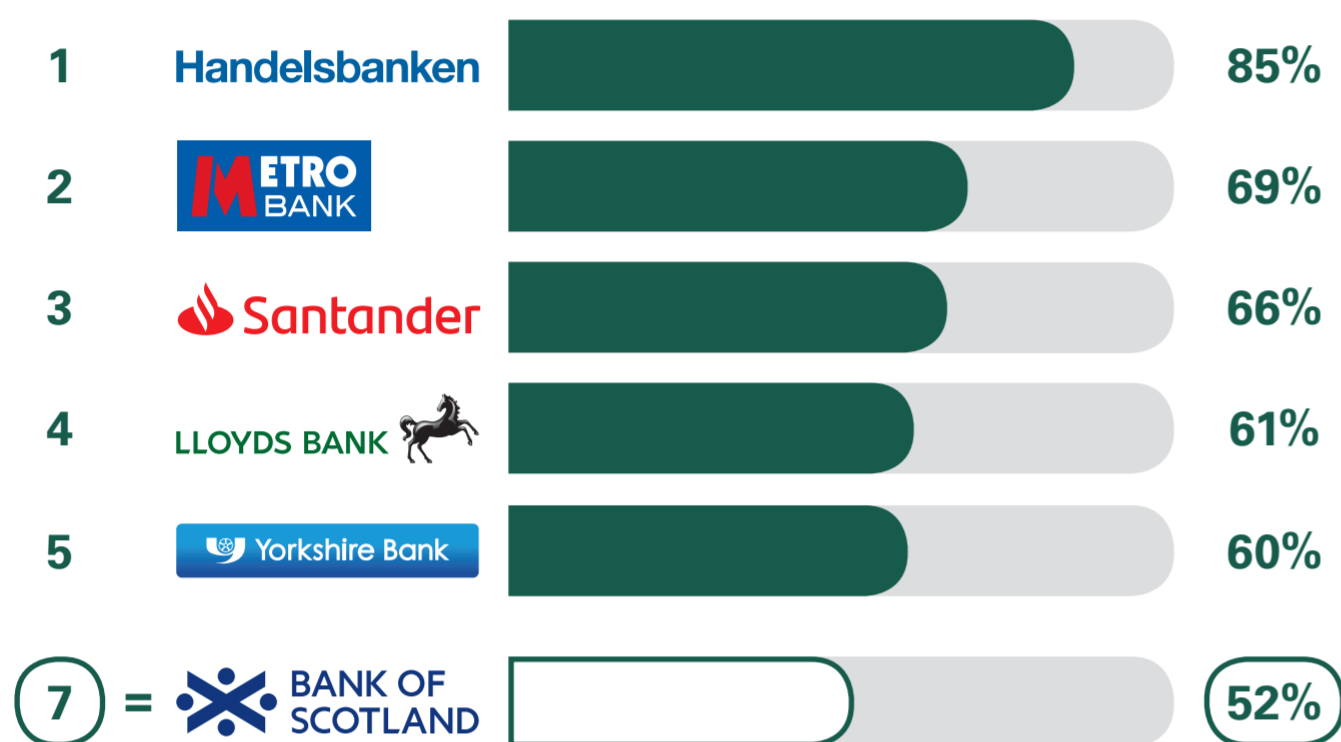
Published August 2019

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1,200** customers of each of the **14 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.

### Overall service quality

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

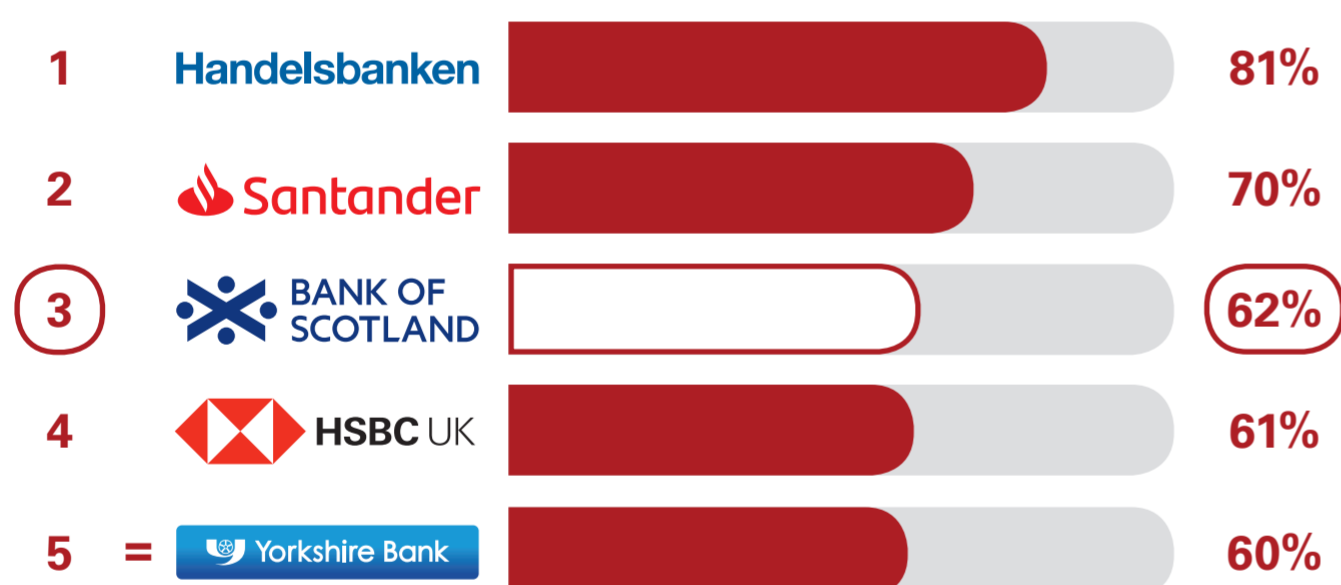
#### Ranking



### SME overdraft and loan services

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

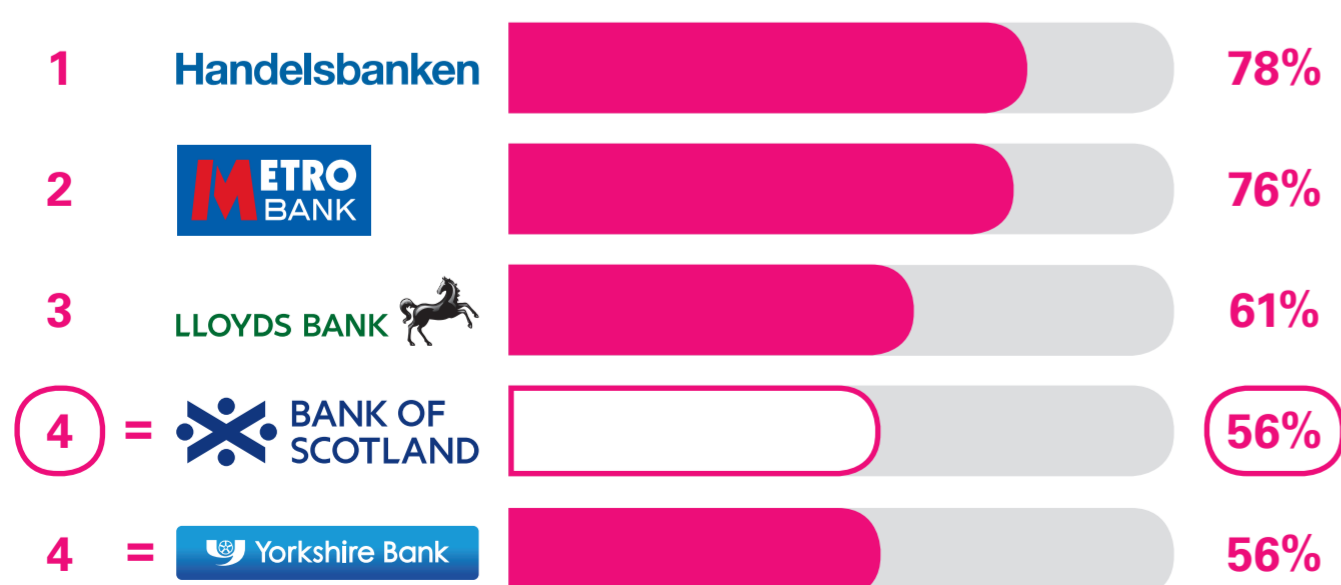
#### Ranking



### Service 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.

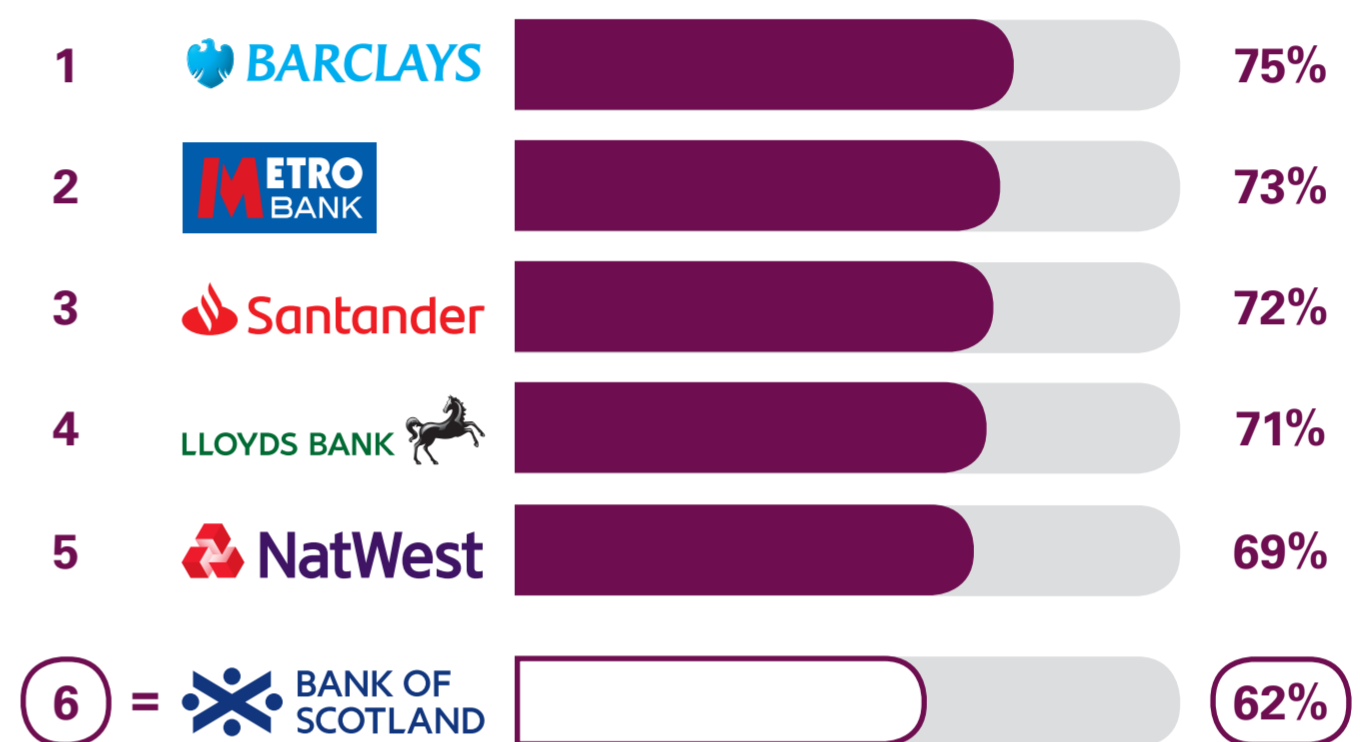
#### Ranking



### 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.

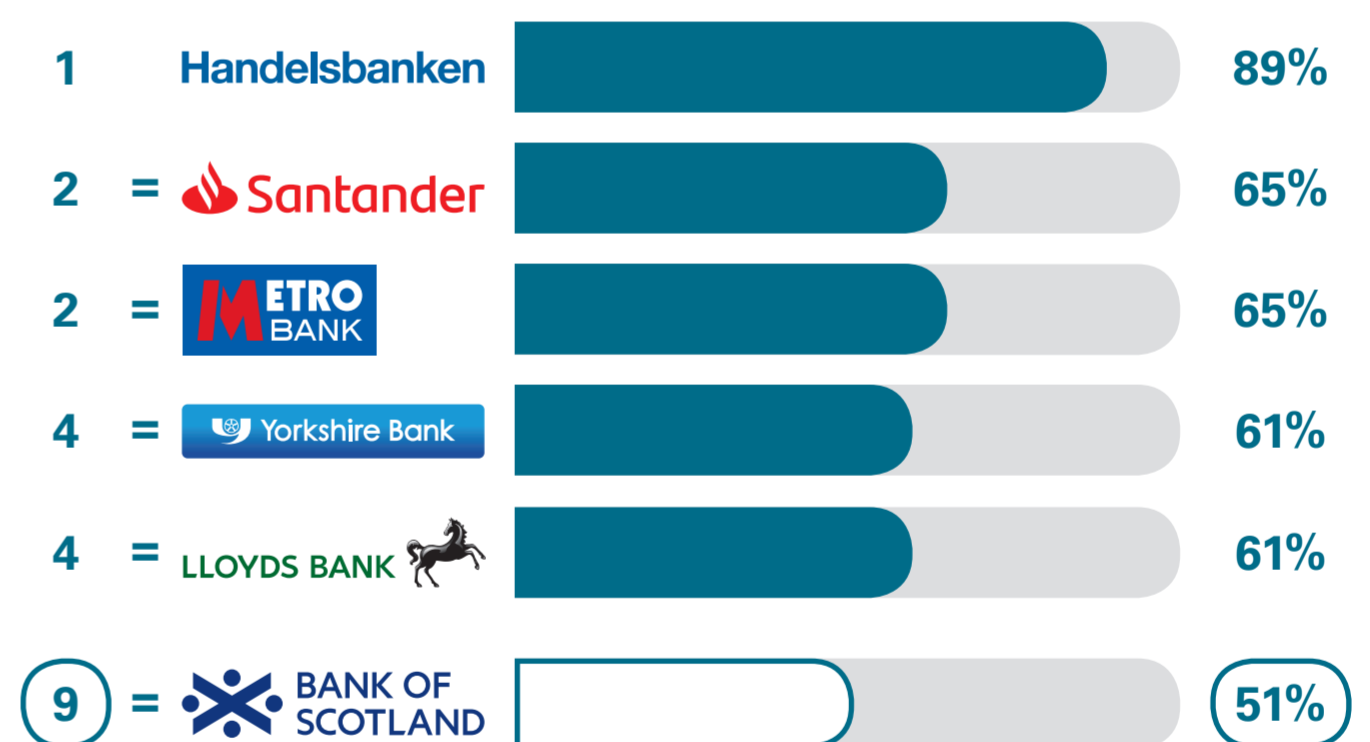
#### Ranking



### Relationship/account management

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

#### Ranking



These results are from an independent survey carried out between July 2018 and June 2019 by BVA BDRC as part of a regulatory requirement.

Bank of Scotland has published this information at the request of 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 and we can only give you information about our own products and services.

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: Allied Irish Bank (GB), Bank of Scotland, Barclays, Clydesdale Bank, Handelsbanken, HSBC UK, Lloyds Bank, Metro Bank, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire 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.

16,800 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).

To find out more visit [BVA-BDRC.com/business-banking-service-quality](https://www.bva-bdrc.com/business-banking-service-quality)