

How FlexPlus compares:

The table below shows how FlexPlus compares to other packaged current accounts on the market:

FlexPlus more competitive	FlexPlus less competitive	NBS	NatWest	Lloyds	Halifax	Barclays	HSBC	Co-op
		FlexPlus	Platinum	Gold	Ultimate Reward	Bank Account	Advance	Privilege Premier
Monthly Fee		£10	£16	£12.95	£10 if you pay in £1000, £15 if you don't	Free (benefits can be purchased as packs)	£12.95	£13
Travel Insurance		Yes	Yes	Yes	Yes	Yes (part of £13.50 travel pack)	Yes	Yes
Worldwide		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Family as standard		Yes	Yes	No (partner only)	Yes	Yes	Yes	Yes
Winter sports as standard		Yes	Yes	No	Yes (aged under 65)	No	Yes	Yes
Business / Wedding / Golf as standard		Yes	No	No	Only Golf	No	No	No
Age Limit		Unlimited (age upgrade needed from 75)	Unlimited (age upgrade needed from 70)	79	70	69	69	79
Adverse weather (e.g. ash cloud) covered		Yes	No	No	No	No	No	No
Mobile Phone Insurance		Yes	Yes	Yes	Yes	Yes (part of £7.50 tech pack)	No	Yes
Worldwide		Yes	Yes	Yes	Yes	Yes	-	Yes
Family Cover		Yes	No	No	No	No	-	Up to 4 handsets
Claim value limit		£1,000	£1,000	£2,000	£2,000	£1,000	-	£1,000
Max Claims		2 p.a	2 per account holder p.a	2 p.a	2 p.a	2 per account holder p.a	-	2 per account holder p.a
Pre-registration necessary		No	No	No	No	Yes	-	No
Breakdown Cover		Yes	Yes	Yes	Yes	Yes (part of £13.50 travel pack)	Yes	Yes
UK		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Europe		Yes	No	No	No	No	No	Yes
Home Start		Yes	Yes	No	Yes	Yes	Yes	Yes
Home Transfer / Relay		Yes	Yes	No	No (costs £59.41 to upgrade)	No	No	Yes
Extended Warranty		Yes	No	No	No	Yes (part of £6	No	No

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					Home Pack)		
Cover limit	Max of £2000 per claim and £10,000 in total p.a	-	-	-	Single claim limit of £1,500 applies with a maximum limit of £5,000 within any 12 month period	-	-
Identity Theft Assistance	Yes	No	No	No	No	Yes	No
Worldwide Emergency Card Assistance	Yes	No	Yes	No	Yes	No	No
Banking Benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Credit Interest	3% on balances up to £2,500	None	1.50% on balances from £1 to £999.99. 2.00% on balances from £1,000 to £2,999.99. 3.00% on balances of £3,000 to £5,000.	None	None	None	None
Foreign ATM Withdrawals	Free	2% (minimum £2, maximum £5)	2.99% of the value of transaction and non-sterling cash fee of 1.5% (minimum of £2.00 and a maximum of £4.50)	2.75% of the value of transaction and non-sterling cash fee of £1.50	2.99% foreign exchange charge plus 2% of the transaction (minimum charge £1.50, maximum £4.50)	2.75% of the value of the transaction	2.75% of the value of transaction and non-sterling cash fee of 2% (minimum of £2)
Foreign Point of Sale use	2% of the value of the transaction	2.75% of the value of transaction and fee of £1.25	2.99% of the value of transaction and fee of £1	2.75% of the value of transaction and non-sterling cash fee of £1.50	2.99% of the value of the transaction	2.75% of the value of the transaction	2.75% of the value of transaction