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Best bank accounts for unauthorised overdrafts

Although you probably won't choose a bank account based on unauthorised overdraft charges, it can be useful to see which accounts are the cheapest.

Our table shows you the best bank accounts if you dip into unauthorised overdraft. We assume that you make a payment that takes you into unauthorised overdraft. You then make a further payment while overdrawn and are overdrawn for two days a row in a month. We show the monthly cost.

Unauthorised overdrafts are expensive and not a good option if you use them regularly. If you find yourself frequently making use of an unauthorised overdraft, contact your bank to see if it can arrange or extend an authorised overdraft.

You should be aware that these providers may not be the cheapest for larger and more persistent unauthorised overdrafts. We also compare the [best bank accounts if you stay in credit](#) and the [best bank accounts for authorised overdrafts](#).

Find out more: [How to deal with debt](#) - a host of useful tips

	Unauthorised Overdraft Interest rate	Overdrawn for two days during the month	Min monthly funding	Access?	Customer score?	
Barclays Bank Account 	0.00% - £5 daily charge	£10	None		57%	VISIT SITE ➤
Halifax Reward Current Account 	0.00% - £5 daily charge	£10	£1,000		61%	VISIT SITE ➤
NatWest Select Account 	0.00% - £6 daily charge	£12	None		60%	APPLY NOW ➤
Royal Bank of Scotland Select Account 	0.00% - £6 daily charge	£12	None		53%	APPLY NOW ➤
Nationwide BS FlexDirect 	0.00% - £5 daily charge plus £5 per item paid	£20	None		69%	VISIT SITE ➤
Santander 123 Account 	0.00% - £5 daily charge plus £5 per item paid	£20	None		64%	VISIT SITE ➤

Customer scores are based on a survey of an online panel of respondents from the general public, who were invited to take part in the bank account customer satisfaction survey - during August 2014. The final sample size was 5,002.

Wherever we display an "APPLY NOW" button in the above table, that company pays us a small fee each time someone clicks on the button. These payments do not influence whether a product is in the table, where it appears, or whether it continues to do so. Our Best Rates tables are compiled by our independent researchers. All revenue raised from these tables is reinvested in our research and campaigning work on behalf of all UK consumers.

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How we choose our Best Rate bank accounts

Which? Best Rate bank accounts offer the best rates on the market for the scenarios we've used. They also have to meet the following conditions:

- The accounts must be available nationally
- The account provider must be fully covered by the Financial Services Compensation Scheme

We analyse the whole market and calculate the cost of the account so you can see how much you're likely to pay or how much interest you'll earn if you choose that account.

Which? Recommended Providers

[Which? Recommended Providers](#) are companies that are both rated highly and have products that meet the high standards of our researchers. Which? closely monitors the products and practices of all Recommended Providers and reserves the right to exclude any company that does not treat its customers fairly. Follow the link for a [full list of WRPs](#).

Which? Warning Poor Satisfaction

We also understand that for many people, finding products with the best rate is a priority. But where a product from a provider with a poor [customer score](#) appears in our Best Rate tables, we'll highlight this with the warning logo. Our customer satisfaction surveys measure overall satisfaction with the provider in relation to bank accounts, not individual bank accounts offered by the brand. The customer score should therefore not be associated specifically with any individual bank accounts. Only customer scores that are significantly below average and fall into our bottom statistical tier receive our warning. Our customer scores are updated every six months.

By naming and shaming providers which customers judge to offer poor satisfaction in these tables, we hope that companies improve their standards.

More on this...

- [Call the Which? Money Helpline](#) for further guidance on the banking best options for you
- [How to switch your bank account](#) - we explain the process
- [How to deal with debt](#) - we round up your options


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