

Customer survey ranks banks amid cost of living crisis

The latest independent results from large scale surveys ranking the service quality of personal and business current account providers in Great Britain and Northern Ireland are available via the links below:

- [Ipsos MORI](#) (which covers personal current accounts)
- [BVA BDRC](#) (which covers business current accounts)

Following its investigation into the retail banking sector, the Competition and Markets Authority (CMA) made it compulsory for all relevant banks to take part in these surveys, so customers get the full picture. Account providers must display their ranking prominently both in branch and on their websites and apps.

Personal and small business current account holders were asked how likely they would be to recommend their provider to a friend, relative or other business. The survey also covered the quality of online and mobile provision, branch and overdraft services and, for small businesses, the quality of the relationship management they receive.

The results show customers how their bank is ranked on overall quality of service and make it easier for people to compare offers. They also promote competition between providers, resulting in better experiences for all account holders.

Great Britain results

Overall, the top-ranked personal current account providers in Great Britain are:

- Starling Bank (=1st)
- Monzo (=1st)
- first direct (3rd)

Overall, the bottom-ranked personal current account providers in Great Britain are:

- Royal Bank of Scotland (16th)
- Virgin Money (15th)
- TSB (14th)

Overall, the top-ranked business current account providers in Great Britain are:

- Starling Bank (1st)
- Monzo (2nd)
- Handelsbanken (3rd)

Overall, the bottom-ranked business current account providers in Great Britain are:

- The Co-operative Bank (15th)
- Virgin Money (=13th)
- HSBC UK (=13th)

Northern Ireland results

The top-ranked personal current account providers in Northern Ireland overall are Starling Bank, Monzo and Nationwide while the bottom-ranked current account providers are AIB, Bank of Ireland UK and Ulster Bank.

Overall, the top-ranked business current account providers in Northern Ireland are Santander and Danske Bank while the bottom-ranked business current account providers are Bank of Ireland UK and AIB.

Adam Land, Senior Director at the CMA, said:

As the rising cost of living bites, it's important that people and businesses have the information they need to manage their money and make savings.

These results show how banks are treating their customers at a time when many are feeling the pinch.

When times are tough you find out who's fighting your corner and if your bank doesn't match up to the competition – you can vote with your feet and make a switch.

If you've found another bank that could give you a better deal, the [Current Account Switch Service](#) helps to make the process of switching much simpler. This free service is available to anyone with a personal or business current account in the UK.

Check the list of participating banks and building societies to make sure you can use the Current Account Switch Service.

The survey was established as part of the [Retail Banking Order](#) – a set of reforms established by the CMA following its retail banking market investigation in 2016.

The CMA enforces the Retail Banking Order, and regularly checks that banks are doing what they're required to do. If the CMA finds the Order is being breached, it can take action. [Learn more about what happens when banks breach the Order.](#)

1. For media enquiries, please contact the CMA press office on 020 3738 6460 or press@cma.gov.uk.
2. The CMA cannot comment on the performance of individual banks. Journalists should speak to the individual banks for further

explanation.

3. Personal account providers (such as banks and building societies) with more than 150,000 active account holders in Great Britain and more than 20,000 small business accounts are obliged to collect and publish this data. In Northern Ireland, the equivalent numbers are 20,000 for personal current accounts (PCAs) and 15,000 for business current accounts (BCAs).
4. Tell us if you think your bank has breached the Retail Banking Order. Get in touch at general.enquiries@cma.gov.uk.
5. Please note that the CMA doesn't intervene on behalf of individual customers, but we do enforce the requirements of the Order. If you think your supplier has misinformed or overcharged you, contact [Citizens Advice](#) or the [Financial Ombudsman Service](#).

Major boost to Welsh economy as A4119 upgrades start construction

- construction starts on major road scheme to reduce congestion and boost connections.
- £30 million boost to local economy expected and thousands of new jobs to be created
- £11.4 million of UK government Levelling Up funding for scheme, helping to level up Wales, invest in local communities, and improve infrastructure

Rhondda Cynon Taf residents are set to benefit from a £30 million boost to the local economy as works to provide major upgrades to the A4119 start today (15 August).

The scheme – backed by over £11 million from the UK government's Levelling Up Fund – will create a dual carriageway along a 1.5km route from South Wales Fire and Rescue Service Headquarters Roundabout to the Coed-Ely Roundabout.

The road is a vital link to the M4 and the Rhondda Valleys, but currently overcapacity and congested, slowing down residents travelling to work and visiting family and friends. The new scheme is set to reduce average travel time along the A4119 between Ynys Maerdy and Coedely by over five minutes – a reduction of over 60%.

Planned works are also expected to support the creation of thousands of new jobs by improving access to Cardiff and key development sites such as the Llantrisant Business Park, and generate an estimated £30 million for the local community, as the government continues to boost local economies across the UK and deliver better journeys for millions of people nationwide.

A new route for pedestrians and cyclists will also be built along the west of

the carriageway, from Coed-Ely Roundabout to Llantrisant Business Park, as well as a brand-new bridge south of Coed-Eely roundabout, encouraging more commuters to choose to walk or cycle. This comes as UK government goes further and faster than ever to make cycling safer, invest in new cycle paths and work with councils to deliver first-rate cycle schemes available to all.

The new features are designed to improve air quality and reduce congestion for the community, as well as those who rely on the vital route for connection to Cardiff and the rest of South Wales.

Roads Minister Baroness Vere said:

Local schemes like this will transform journeys for communities and bring many benefits, from easing congestion and improving air quality, to improving access to employment opportunities and boosting the local economy.

The £11.4 million we provided for the A4119 will future-proof connections to South Wales and the Rhondda Valleys for years to come.

£11.4 million of the scheme's total cost has come from the government's £4.8 billion Levelling Up Fund to improve everyday life across the UK, as announced by the Chancellor at Budget.

The Fund empowers communities by putting money directly into the hands of councils, and in Northern Ireland to a range of public and private organisations, to invest in projects which give people pride in the places where they live.

Secretary of State for Levelling Up Greg Clark said:

Our Levelling Up agenda is all about ensuring communities are better connected and people up and down the country have equal access to opportunities.

The new A4119 in Wales will boost the local economy, create jobs and improve local infrastructure for the people of Wales, demonstrating levelling up in action and making a sustainable difference for years to come. I am proud that almost half of this funding has been provided by our Levelling Up Fund.

Secretary of State for Wales Robert Buckland said:

The UK government is focused on levelling up our communities, boosting the economy and increasing opportunity for people right across Wales.

We have recently provided funding for more than 150 fantastic

projects the length and breadth of the country, including this much-needed dual carriageway in the heart of South Wales, to help unlock the potential of all our local areas.

We will continue to provide investment where it's needed and where it can make a real difference to people's lives.

Cllr. Andrew Morgan OBE said:

The dualling scheme is a priority investment to significantly improve local connectivity to the strategic Rhondda Gateway region, by improving traffic flow in this busy commuter area.

It will unlock the former colliery site, Parc Coed-elái, which is the location of the Council's new modern business unit, with the wider site being developed by Welsh government. The scheme will also improve active travel provision for the local community at Coed Ely.

[New maritime security strategy to target latest physical and cyber threats](#)

- new maritime security strategy sets out how the UK will enhance its capabilities in technology, innovation and cyber security
- the 5-year strategy will officially recognise environmental damage as a maritime security concern to address modern issues such as illegal fishing and polluting practices
- improving the quantity and quality of seabed mapping data available to expand our knowledge and help to identify emerging threats

The UK's position as a world-leading maritime nation is secured by a new strategy that will enhance capabilities in technology, innovation and cyber security.

Unveiling the 5-year strategy, the Secretary of State for Transport has today (Monday 15 August 2022) set out the guiding principles for the UK government's approach to managing threats and risks at home and around the world, including leveraging the UK's world-leading seabed mapping community and tackling illegal fishing and polluting activities at sea.

The new strategy redefines maritime security as upholding laws, regulations

and norms to deliver a free, fair and open maritime domain. With this new approach, the government rightly recognises any illegal, unreported and unregulated (IUU) fishing and environmental damage to our seas as a maritime security concern.

In addition, to enhance the UK's maritime security knowledge, the government has established the UK Centre for Seabed Mapping (UK CSM), which seeks to enable the UK's world-leading seabed mapping sector to collaborate to collect more and better data.

Seabed mapping provides the foundation dataset that underpins almost every sector in the maritime domain, including maritime trade, environmental and resource management, shipping operations and national security and infrastructure within the industry.

The UK CSM has also been registered as a UK government voluntary commitment to the [UN Decade of Ocean Science for Sustainable Development](#).

By working with the newly established UK CSM, administered by the UK Hydrographic Office, government will have better quantity, quality and availability of seabed mapping data, which as a key component of our infrastructure, underpins the UK's maritime security, prosperity and environment objectives.

Secretary of State for Transport Grant Shapps said:

Mankind has better maps of the surface of the moon and Mars than of our own ocean. To ensure the UK's maritime security is based on informed and evidence-based decisions, we must build our knowledge of this dynamic ocean frontier.

Our new maritime security strategy paves the way for both government and industry to provide the support needed to tackle new and emerging threats and further cement the UK's position as a world leader in maritime security.

Working with industry and academia, Secretaries of State from the Department for Environment, Food and Rural Affairs (Defra), the Department for Transport (DfT), the Foreign, Commonwealth and Development Office (FCDO), the Home Office and the Ministry of Defence (MOD) will focus on 5 strategic objectives:

- Protecting our homeland: delivering the world's most effective maritime security framework for our borders, ports and infrastructure.
- Responding to threats: taking a whole system approach to bring world-leading capabilities and expertise to bear to respond to new, emerging threats.

- Ensuring prosperity: ensuring the security of international shipping, the unimpeded transmission of goods, information and energy to support continued global development and our economic prosperity.
- Championing values: championing global maritime security underpinned by freedom of navigation and the international order.
- Supporting a secure, resilient ocean: tackling security threats and breaches of regulations that impact on a clean, healthy, safe, productive and biologically-diverse maritime environment.

Offshore Plymouth – “Multibeam survey of the seabed off Plymouth”. Credit: UK Hydrographic Office

UK Chamber of Shipping CEO, Sarah Treseder said:

A proactive maritime security strategy is essential to keeping trade routes and energy supplies secure, especially for an island nation. Today’s welcome commitments to improve collaboration, both with industry and governments across the world, will help deliver a more secure maritime environment and help provide confidence to the shipping community.

Tim Edmunds, co-Director of the SafeSeas Network and Professor of International Security at the University of Bristol said:

The new national strategy for maritime security (NSMS) comes at a critical time for the UK maritime sector. Maritime security is key to delivering the UK’s ambitions in foreign, security and defence policy, as well as for blue economic growth and environmental sustainability.

SafeSeas and the University of Bristol were privileged to be part of this effort. We are delighted that our research was able to inform the strategy process. We look forward to engaging with UK maritime security actors and assisting with the strategy implementation process in future.

Mark Simmonds, Director of Policy and External Affairs, British Ports Association said:

UK ports work closely with government and law enforcement to facilitate nearly half a billion tonnes of trade and tens of millions of passengers every year, whilst at the same time bearing

down on threats to our collective safety and security. We look forward to strengthening that relationship as we help to deliver on these strategic objectives.

The new Centre for Seabed Mapping is a huge step forward for the maritime sector. It will help everyone better understand the UK seabed and be the foundation for numerous benefits, including more informed management of the marine environment.

The UK will continue to engage heavily with industry, academia, international partners and allies in the delivery of this outward-focussed strategy through increased information sharing partnerships, to increase visibility of threats to the global maritime domain.

Prime Minister launches 'Dame Barbara Windsor Dementia Mission'

- Prime Minister launches national mission to tackle dementia, and doubles research funding to £160 million a year by 2024
- New taskforce to speed up dementia research, using the successful approach of the Covid Vaccine Taskforce
- Prime Minister calls for volunteers to come forward and join 'Babs' Army' by signing up for clinical trials

The Prime Minister has launched a new national mission to tackle dementia and doubled research funding in memory of the late Dame Barbara Windsor.

Dame Barbara's husband, Scott Mitchell, met with the Prime Minister earlier this week at Downing Street. They discussed the significant suffering caused by dementia and the slow process of finding treatments and cures.

In response, the Prime Minister has launched the 'Dame Barbara Windsor Dementia Mission,' in honour of Dame Barbara and the millions of other people and their loved ones who have had their lives ruined by dementia.

An additional £95 million in ringfenced funding will support the national mission, boosting the number of clinical trials and innovative research projects. This will help meet the manifesto commitment to double dementia research funding by 2024, reaching a total of £160 million a year.

The mission will be driven by a new taskforce, bringing together industry, the NHS, academia and families living with dementia. By speeding up the clinical trial process, more hypotheses and potential treatments can be tested for dementia and other neurodegenerative diseases.

The taskforce will build on the success of the Covid Vaccine Taskforce led by Kate Bingham.

Prime Minister, Boris Johnson said:

Dame Barbara Windsor was a British hero. I had the pleasure of meeting her both on the set of Eastenders as Peggy Mitchell, and at Downing Street as we discussed the injustices faced by dementia sufferers.

I am delighted that we can now honour Dame Barbara in such a fitting way, launching a new national dementia mission in her name.

Working with her husband Scott, and on behalf of everyone who is living with dementia or has a loved one affected by this devastating condition, I am doubling research funding and calling for volunteers to join 'Babs' Army.' We can work together to beat this disease, and honour an exceptional woman who campaigned tirelessly for change.

One million people are predicted to be living with dementia by 2025, and 1.6 million by 2040. Up to 40% of dementia cases are potentially preventable but causes are still poorly understood. Dementia can affect the brain years before people show any symptoms, which means treatments need to be tested on people far earlier.

More clinical trials are needed but these are often overly time consuming, with resources wasted on trying to find volunteers.

The Prime Minister has today issued a call for volunteers with or without a family history of dementia to come forward and sign up for clinical trials for preventative therapies, nicknamed "Babs' Army.'

Scott Mitchell, Dame Barbara's husband, said:

The first in 15 Prime Ministers and over 70 years to grasp the nettle and reform social care, I'm so pleased that Boris had the conviction to do this reform. I'm so honoured that not only has he reformed social care, but he's also committed this new money in Barbara's name to make the necessary research breakthroughs to find a cure for dementia.

Barbara would be so proud that she has had this legacy which will hopefully mean that families in the future won't have to go through the same heart-breaking experience that she and I had to endure. I can't stop thinking about her looking down with pride.

Volunteers can register their interest through the [Join Dementia Research website](#). The new taskforce, combined with the extra funding, will work to

reduce the cost of trials while speeding up delivery. Existing NIHR infrastructure will be used, building on new ways of working pioneered during covid vaccination clinical trials.

A recruitment process will start this week for a taskforce lead, with the successful candidate focusing on galvanising action while ensuring the best use of tax-payer money.

The new national mission will build on recent advances in biological and data sciences, including genomics, AI and the latest brain imaging technology, to test new treatments from a growing range of possible options.

Researchers will look for signals of risk factors, which could help those who are at risk from developing dementia to understand how they might be able to slow or prevent the disease in the future.

Health and Social Care Secretary, Steve Barclay, said:

Anyone who lives with dementia, or has a loved one affected, knows the devastating impact this condition can have on their daily lives, but for too long our understanding of its causes have not been fully understood.

By harnessing the same spirit of innovation that delivered the vaccine rollout, this new Dementia mission, backed by £95 million of government funding, will help us find new ways to deliver earlier diagnosis, enhanced treatments and ensure a better quality of life for those living with this disease, both now and in the future.

Hilary Evans, Chief Executive at Alzheimer's Research UK, said:

We're delighted the Government has recommitted to doubling dementia research funding, and that our call for a Dementia Medicines Taskforce to speed up the development of new treatments has been heard. This marks an important step towards finding life-changing treatments for dementia and supporting our NHS to be able to deliver these new medicines to the people who need them when they become available.

We are incredibly grateful to our tireless supporters who have helped keep dementia on the political agenda over the past three years. Over 50,000 people joined us in contacting their MPs, signing petitions, and even writing personal letters to the Prime Minister himself.

The upcoming 10-year dementia plan is a chance for the next Prime Minister to make sure this funding is met with ambitious action and we look forward to working with the Government to turn it into a reality.

Environment Agency taking action in dry weather

After the fifth consecutive month of below average rainfall and the driest spring and early summer since 1996, river flows and reservoir levels are below normal in most parts of the region.

The dry weather has been most prevalent in the Tees catchment, which recorded its driest 12 months ending July since 1976.

In the North East, the Environment Agency is working with Northumbrian Water to maintain the health of the region's rivers, with the company's Kielder Transfer Scheme moving around 30 megalitres of water per day from Kielder reservoir into the River Wear through its Frosterley outfall for 12 days at the end of July, the first time a Tyne-Wear transfer has been made in 16 years. The transfer started again on Thursday afternoon (11 August) due to low river levels at Chester-le-Street.

The Agency also requested Northumbrian Water make additional releases from Kielder reservoir into the River Tyne to maintain oxygen levels in the estuary to support salmon migration in the country's top salmon river. Almost 12,000 fish were counted moving upstream during July, the highest July total on record.

They've worked with holders of 35 abstraction licences to issue 'hands off flow' conditions, which means licence holders have been told that river levels are low and as a result abstraction must stop to protect the environment.

Rachael Caldwell, Environment Agency Area Environment Manager in the North East, said:

River flows across most of the North East are low after a prolonged period of dry weather, and with the warm weather set to continue we expect levels will continue to drop.

We're looking at the impacts of dry weather across the region to make sure we can act to preserve water for wildlife and people as we experience extreme weather conditions.

We are taking action alongside Government, water companies, environmental and angling groups and farmers to manage these impacts, such as operating water transfer schemes and managing abstraction licences.

On 9 August the Environment Agency declared prolonged dry weather in the

North East.

Prolonged dry weather is a natural event which has become more likely with climate change. It occurs as a result of low rainfall for an extended period of time. Once prolonged dry weather is declared, actions are taken to minimise impacts on the environment.

For water saving tips visit [Waterwise](#).

If people see any environmental impacts due to dry weather, such as fish in distress, it should be reported to the Environment Agency 24/7 on 0800 80 70 60.