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BANK ACCOUNTS

Choosing a business bank account

What to weigh up, from fees to integrations, and how to switch without the headache.

The right business account depends on how you actually trade. A cash-heavy shop has different needs to an online consultancy. Weigh these points.

App-based vs high street

App-based providers are quick to open and strong on features like instant notifications and accounting links. High street banks suit businesses that pay in a lot of cash or want in-person support.

What to compare

- Monthly account fee
- Charges for transactions and cash deposits
- How fast you can open and start trading
- Accounting software integrations
- Cards and sub-accounts for staff
- Support you can actually reach

Opening and switching

Many accounts open in minutes online with your ID and company details. If you switch, move standing orders and direct debits, tell customers your new details, and keep the old account open until everything has moved.

CHOOSING YOUR ACCOUNT

- [ ] List how much cash you handle
- [ ] Check the monthly and transaction fees
- [ ] Confirm it links to your accounting software
- [ ] Check how quickly you can open
- [ ] Plan the switch of payments in and out

Open a business account

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