



The Market Tracker Saver Reference Group

	Effective as at June 2022	Effective as at June 2023	Effective as at June 2024	Effective as at June 2025	Effective as at June 2026
1	AA	AA	AA	AIB	AA
2	Ahli United Bank (UK) plc	AIB	Ahli United Bank (UK) plc	Al Rayan Bank	Afin Bank
3	AIB	Al Rayan Bank	AIB	Aldermore	AIB
4	Al Rayan Bank	Aldermore	Al Rayan Bank	Allica Bank	Aldermore
5	Aldermore	Allica Bank	Aldermore	Allied Irish Bank (GB)	Allica Bank
6	Allica Bank	Allied Irish Bank (GB)	Allica Bank	Atom Bank	Allied Irish Bank (GB)
7	Allied Irish Bank (GB)	Arbuthnot Direct	Allied Irish Bank (GB)	Bank of Ceylon (UK)	Al Rayan Bank
8	Arbuthnot Direct	Atom Bank	Arbuthnot Direct	Bank of Ireland UK	Atom Bank
9	Atom Bank	Bank of Baroda	Atom Bank	Bank of London and The Middle East	Bank of Ceylon (UK)
10	Bank of Baroda	Bank of Ceylon (UK)	Bank of Ireland UK	Bank of Scotland	Bank of Ireland UK
11	Bank of Ceylon (UK)	Bank of Ireland UK	Bank of London and The Middle East	Barclays Bank	Bank of London and The Middle East
12	Bank of Ireland UK	Bank of London and The Middle East	Bank of Scotland	Bath Building Society	Bank of Scotland
13	Bank of London and The Middle East	Bank of Scotland	Barclays Bank	Beverley Building Society	Barclays Bank
14	Bank of Scotland	Barclays Bank	Bath Building Society	Birmingham Bank	Bath Building Society
15	Barclays Bank	Bath Building Society	Beehive Money	BNF Bank	Beverley Building Society
16	Bath Building Society	Beehive Money	Beverley Building Society	BPI Europe PLC	Birmingham Bank
17	Beehive Money	Beverley Building Society	Buckinghamshire Building Society	Buckinghamshire Building Society	BNF Bank
18	Beverley Building Society	Buckinghamshire Building Society	cahoot	cahoot	BPI Europe PLC
19	Britannia	cahoot	Cambridge Building Society	Cambridge Building Society	Buckinghamshire Building Society
20	Buckinghamshire Building Society	Cambridge Building Society	Castle Trust Bank	Castle Community Bank	cahoot
21	Cambridge Building Society	Castle Trust Bank	Charity Bank	Castle Trust Bank	Cambridge Building Society
22	Castle Trust Bank	Charity Bank	Charter Savings Bank	Charity Bank	Castle Trust Bank
23	Charity Bank	Charter Savings Bank	Chase	Charter Savings Bank	Charity Bank
24	Charter Savings Bank	Chase	Chorley Building Society	Chase	Charter Savings Bank
25	Chorley Building Society	Chorley Building Society	Citibank UK Limited	Chetwood Bank	Chase
26	Citibank UK Limited	Citibank UK Limited	Close Brothers Savings	Chorley Building Society	Chetwood Bank
27	Close Brothers Savings	Close Brothers Savings	Coventry Building Society	Close Brothers Savings	Chorley Building Society
28	Coventry Building Society	Coventry Building Society	Cumberland Building Society	Coventry Building Society	Close Brothers Savings
29	Cumberland Building Society	Cumberland Building Society	Cynergy Bank	Cumberland Building Society	Conister Bank
30	Cynergy Bank	Cynergy Bank	Danske Bank	Cynergy Bank	Coventry Building Society
31	Danske Bank	Danske Bank	Darlington Building Society	Danske Bank	Cumberland Building Society
32	Darlington Building Society	Darlington Building Society	DF Capital	Darlington Building Society	Cynergy Bank
33	DF Capital	DF Capital	Dudley Building Society	Dudley Building Society	Danske Bank
34	Dudley Building Society	Dudley Building Society	Earl Shilton Building Society	Earl Shilton Building Society	Darlington Building Society
35	Earl Shilton Building Society	Earl Shilton Building Society	Ecology Building Society	Ecology Building Society	Dudley Building Society
36	Ecology Building Society	Ecology Building Society	FCMB Bank (UK)	FCMB Bank (UK)	Earl Shilton Building Society
37	FCMB Bank (UK)	FCMB Bank (UK)	Fidelity Bank UK	first direct	Ecology Building Society
38	first direct	first direct	first direct	FirstSave	FCMB Bank (UK)

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39	FirstSave	Ford Money	FirstSave	Ford Money	first direct
40	Ford Money	Furness Building Society	Ford Money	Furness Building Society	FirstSave
41	Furness Building Society	Gatehouse Bank	Furness Building Society	Gatehouse Bank	Ford Money
42	Gatehouse Bank	GB Bank	Gatehouse Bank	GB Bank	Furness Building Society
43	Habib Bank Zurich plc	Habib Bank Zurich plc	GB Bank	Habib Bank Zurich plc	Gatehouse Bank
44	Halifax	Halifax	Habib Bank Zurich plc	Halifax	GB Bank
45	Hampshire Trust Bank	Hampshire Trust Bank	Halifax	Hampshire Trust Bank	Habib Bank Zurich plc
46	Handelsbanken	Handelsbanken	Hampshire Trust Bank	Handelsbanken	Halifax
47	Hanley Economic Building Society	Hanley Economic Building Society	Handelsbanken	Hanley Economic Building Society	Hampshire Trust Bank
48	Harpenden Building Society	Harpenden Building Society	Hanley Economic Building Society	Harpenden Building Society	Handelsbanken
49	Hinckley & Rugby Building Society	Hinckley & Rugby Building Society	Harpenden Building Society	HBL Bank UK	Hanley Economic Building Society
50	Hodge Bank	Hodge Bank	Hinckley & Rugby Building Society	Hinckley & Rugby Building Society	Harpenden Building Society
51	HSBC	HSBC	Hodge Bank	Hodge Bank	HBL Bank UK
52	ICICI Bank UK	ICICI Bank UK	HSBC	HSBC	Hinckley & Rugby Building Society
53	Investec Bank plc	Investec Bank plc	ICICI Bank UK	ICICI Bank UK	Hodge Bank
54	Isbank	Isbank	iFAST Global Bank	iFAST Global Bank	HSBC
55	JN Bank	JN Bank	Ikano Bank	Ikano Bank	ICICI Bank UK
56	Kent Reliance	Kent Reliance	Investec Bank plc	Investec Bank plc	iFAST Global Bank
57	Leeds Building Society	Leeds Building Society	Isbank	Isbank	Ikano Bank
58	Leek United Building Society	Leek United Building Society	JN Bank	JN Bank	Investec Bank plc
59	Lloyds Bank	Lloyds Bank	Kent Reliance	Kent Reliance	Investec Save
60	Loughborough Building Society	Loughborough Building Society	Kroo Bank Ltd	Kroo Bank Ltd	Isbank
61	M&S Bank	M&S Bank	Leeds Building Society	Leeds Building Society	Kent Reliance
62	Manchester Building Society	Manchester Building Society	Leek United Building Society	Leek United Building Society	Kroo Bank Ltd
63	Mansfield Building Society	Mansfield Building Society	LHV Bank	LHV Bank	Kuwait Finance House
64	Marcus by Goldman Sachs®	Marcus by Goldman Sachs®	Lloyds Bank	Lloyds Bank	Leeds Building Society
65	Market Harborough Building Society	Market Harborough Building Society	Loughborough Building Society	Loughborough Building Society	Leek United Building Society
66	Marsden Building Society	Marsden Building Society	M&S Bank	M&S Bank	LHV Bank
67	Masthaven Bank	The Melton Building Society	Mansfield Building Society	Mansfield Building Society	Lloyds Bank
68	Metro Bank	Metro Bank	Marcus by Goldman Sachs®	Marcus by Goldman Sachs®	Loughborough Building Society
69	Moneybox	Moneybox	Market Harborough Building Society	Market Harborough Building Society	M&S Bank
70	Monmouthshire Building Society	Monmouthshire Building Society	Marsden Building Society	Marsden Building Society	Manchester Building Society
71	Monument Bank	Monument Bank	MBNA	MBNA	Mansfield Building Society
72	Monzo Bank	Monzo Bank	The Melton Building Society	The Melton Building Society	Marcus by Goldman Sachs®
73	National Savings & Investments	National Bank of Egypt (UK) Limited	Metro Bank	Metro Bank	Market Harborough Building Society
74	Nationwide Building Society	National Savings & Investments	Moneybox	Monmouthshire Building Society	Marsden Building Society
75	NatWest	Nationwide Building Society	Monmouthshire Building Society	Monument Bank	MBNA
76	Newbury Building Society	NatWest	Monument Bank	Monzo Bank	Melton Building Society
77	Newcastle Building Society	Newbury Building Society	Monzo Bank	National Bank of Egypt (UK) Limited	Metro Bank
78	Nottingham Building Society	Newcastle Building Society	National Bank of Egypt (UK) Limited	National Savings & Investments	Monmouthshire Building Society
79	OakNorth Bank	Nottingham Building Society	National Savings & Investments	Nationwide Building Society	Monument Bank
80	Oxbury Bank	OakNorth Bank	Nationwide Building Society	NatWest	Monzo Bank
81	Paragon Bank	Oxbury Bank	NatWest	Newbury Building Society	National Bank of Egypt (UK) Limited
82	PCF Bank	Paragon Bank	Newbury Building Society	Newcastle Building Society	National Savings & Investments
83	Penrith Building Society	Penrith Building Society	Newcastle Building Society	Nottingham Building Society	Nationwide Building Society
84	Plum	Plum	Nottingham Building Society	OakNorth Bank	NatWest
85	Post Office Money®	Post Office Money®	OakNorth Bank	Oxbury Bank	Newbury Building Society
86	Principality Building Society	Principality Building Society	Oxbury Bank	Paragon Bank	Newcastle Building Society

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87	Progressive Building Society	Progressive Building Society	Paragon Bank	Penrith Building Society	Nottingham Building Society
88	Punjab National Bank	Punjab National Bank	Penrith Building Society	Post Office Money®	OakNorth Bank
89	QIB (UK)	QIB (UK)	Plum	Principality Building Society	Oxbury Bank
90	RCI Bank UK	RCI Bank UK	Post Office Money®	Progressive Building Society	Paragon Bank
91	Recognise Bank	Recognise Bank	Principality Building Society	Punjab National Bank	Penrith Building Society
92	Reliance Bank	Reliance Bank	Progressive Building Society	QIB (UK)	Post Office Money®
93	Royal Bank of Scotland	Royal Bank of Scotland	Punjab National Bank	RCI Bank UK	Principality Building Society
94	Saffron Building Society	Saffron Building Society	QIB (UK)	Recognise Bank	Progressive Building Society
95	SAGA	SAGA	RCI Bank UK	Reliance Bank	Punjab National Bank
96	Sainsbury's Bank	Sainsbury's Bank	Recognise Bank	Rova	QIB (UK)
97	Santander	Santander	Reliance Bank	Royal Bank of Scotland	RCI Bank UK
98	Scottish Building Society	Scottish Building Society	Royal Bank of Scotland	Saffron Building Society	Recognise Bank
99	Scottish Widows Bank	Scottish Widows Bank	Saffron Building Society	SAGA	Reliance Bank
100	Secure Trust Bank	Secure Trust Bank	SAGA	Sainsbury's Bank	Rova
101	Sensible Savings	Sensible Savings	Sainsbury's Bank	Santander	Royal Bank of Scotland
102	Shawbrook Bank	Shawbrook Bank	Santander	Scottish Building Society	Saffron Building Society
103	Skipton Building Society	Skipton Building Society	Scottish Building Society	Secure Trust Bank	SAGA
104	smile	SmartSave	Scottish Widows Bank	Sensible Savings	Santander
105	Stafford Railway Building Society	smile	Secure Trust Bank	Shawbrook Bank	Scottish Building Society
106	State Bank of India	Stafford Railway Building Society	Sensible Savings	Skipton Building Society	Secure Trust Bank
107	Suffolk Building Society	Starling Bank	Shawbrook Bank	SmartSave	Sensible Savings
108	Tandem Bank	State Bank of India	Skipton Building Society	smile	Shawbrook Bank
109	Teachers Building Society	StreamBank	SmartSave	Starling Bank	Skipton Building Society
110	Tesco Bank	Suffolk Building Society	smile	State Bank of India	Spring
111	The Co-operative Bank	Tandem Bank	Starling Bank	StreamBank	Starling Bank
112	The Melton Building Society	Teachers Building Society	State Bank of India	Suffolk Building Society	State Bank of India
113	Tipton & Coseley Building Society	Tesco Bank	StreamBank	Tandem Bank	StreamBank
114	Triodos Bank	The Co-operative Bank	Suffolk Building Society	Teachers Building Society	Suffolk Building Society
115	TSB	Tipton & Coseley Building Society	Tandem Bank	Tesco Bank	Swansea Building Society
116	UBL UK	Triodos Bank	Teachers Building Society	The Co-operative Bank	Tandem Bank
117	Ulster Bank	TSB	Tesco Bank	The Stafford Building Society	Teachers Building Society
118	Union Bank of India (UK) Ltd	UBL UK	The Co-operative Bank	Tipton & Coseley Building Society	Tesco Bank
119	Union Bank UK	Ulster Bank	The Stafford Building Society	Triodos Bank	The Co-operative Bank
120	United Trust Bank	Union Bank of India (UK) Ltd	Tipton & Coseley Building Society	TSB	The Stafford Building Society
121	Vanquis Bank	United Trust Bank	Triodos Bank	UBL UK	thisbank
122	Vernon Building Society	Vanquis Bank	TSB	Ulster Bank	Tipton & Coseley Building Society
123	Virgin Money	Vernon Building Society	UBL UK	Union Bank of India (UK) Ltd	Triodos Bank
124	West Brom Building Society	Virgin Money	Ulster Bank	United Trust Bank	TSB
125	Yorkshire Building Society	West Brom Building Society	Union Bank of India (UK) Ltd	Vanquis Bank	UBL UK
126	Zenith Bank (UK) Ltd	Yorkshire Building Society	United Trust Bank	Vernon Building Society	Ulster Bank
127	Zopa	Zenith Bank (UK) Ltd	Vanquis Bank	Vida Savings	Union Bank of India (UK) Ltd
128		Ziraat Bank	Vernon Building Society	Virgin Money	United Trust Bank
129		Zopa	Virgin Money	West Brom Building Society	Vanquis Bank
130			West Brom Building Society	Yorkshire Building Society	Vernon Building Society
131			Yorkshire Building Society	Zenith Bank (UK) Ltd	Vida Savings
132			Zenith Bank (UK) Ltd	Ziraat Bank	Virgin Money
133			Ziraat Bank	Zopa	West Brom Building Society
134			Zopa		Yorkshire Building Society
135					Ziraat Bank

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Effective as at June 2024

Effective as at June 2025

Effective as at June 2026

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