

What is a current account?

Audio transcript

Current accounts are the most common type of bank account in the UK. They're designed for everyday use, to manage your day-to-day spending and income.

You can use a current account to pay household bills, set up Direct Debits or standing orders to make regular payments, receive money such as your salary, pension or benefits payments, withdraw cash from cash machines, and pay for goods and services with a debit card.

You can manage most current accounts online or through secure mobile apps.

There are different types of current account. Choosing the right account depends on your circumstances and requirements.