

BANK	STARLING	MONZO	REVOLUT	TIDE
Monthly Fee	£0	£0 (Pro £5)	£0-£100 Package dependent	£0
Application Fee	£0	£0	£0	£0
Cash Deposit	Yes – Post Office	Yes – Paypoint	No	Yes – Paypoint or Post Office
Cash Deposit Fee	£3 under £1000 / 0.3% over £1000	£1 per deposit	N/A	£1 – Post Office / 3% – Paypoint
Cash Withdrawal Fee	£0.50 per withdrawal	3% fee if more than £200 over 30 days	2% of withdrawal amount	£1 per withdrawal
Business Application Integration	Xero, FreeAgent & Quickbooks	Xero, FreeAgent & Quickbooks * Only with Pro (£5/m)	Xero, FreeAgent, Slack	Xero, Quickbooks, Sage
Multi-User access	Yes – 2 users (PSC)	Yes – 3 users * Only with Pro (£5/m)	Yes – 2 for free, 10+ on paid plans	No – Can have 35 team cards for spending
FSCS Protection	Yes up to £85,000	Yes up to £85,000	No	No
Multiple currencies (hold & exchange)	£5/m for USD £2/m for EUR	No	Yes – 28 currencies	Yes – 30+ currencies