

Fintech/Challenger Banks

Summary

[ESG](#) has permeated day to life deriving from Govt and Corporate policy in the UK, which in turn directly comes from the UN's [SDGs](#) . These actively push an ideological narrative for the greater good, sometimes called [stakeholder capitalism](#).

One of the aims in stakeholder capitalism is where profits and providing a good service play second or third place to being virtuous for the greater good of minorities and filling a quota. The best people get ignored over mediocre alternatives, be it policy or people.

The financial system is not immune to this and there has been a push for ESG friendly finance over the last few years, with all of the UK/Europe based traditional banks adhering to this in some degree (advocated by the top down [cartel](#)) banking has played its part and you can choose how much you want to virtue signal dependent on the bank or financial group. (Natwest, , Co-operative, Nationwide, Aviva and others.

Some examples of Fintech/Challenger providers, all are app based to some degree. I have not found any that are not to date. as I find/acquire more I will add here.

Not financial advise, Do your own research!

Revolut

- <https://www.revolut.com/en-US/>
- <https://www.finder.com/uk/current-accounts/revolut-review>
- <https://www.revolut.com/about/>
- Stock trading, Crypto Buy/Sell
- Industry leader
- Physical card available for small fee

Glint

- <https://glintpay.com/us>
- <https://www.finder.com/uk/digital-banking/glint-review>
- Gold backed 1:2:1

Monese

- <https://monese.com/gb/en>
- <https://www.finder.com/uk/current-accounts/monese-review>
- British-Estonian company
- KYC/AML via ID
- Free Simple plan, other paid monthly plans available
- Physical card is £4.95, one off cost

TallyMoney

- <https://www.tallymoney.com/>
- Gold backed 1:2:1
- Physical card is £19, one off cost
- Waiting list currently

Wise

- <https://www.wise.com>
- 40 currencies
- AML/KYC ID document required
- Physical card is £7, one off cost

Others

- <https://www.finder.com/uk/current-accounts/starling-bank-review>
- <https://www.finder.com/uk/digital-banking/challenger-banks-list>
- <https://www.finder.com/uk/current-accounts/monzo-review>

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