Starling Bank

Current Account Terms and Conditions Account

Schedule – Personal Current Account

1 March 2022

Current Account Terms and Conditions

Approximate time to read: 2 minutes

Account Schedule – Personal Current Account

This is the Account Schedule for your Personal Current Account as referred to in the General Part. This forms part of your Agreement with us in respect of your Personal Current Account. Except where otherwise defined in this Account Schedule, terms defined in the General Part will have the same meaning in this Account Schedule.

Confirmation Statements

You confirm that:

- you are 16 years old or older;
- you are resident in the United Kingdom;
- your Personal Current Account is for personal use only; and
- this is your only Personal Current Account with us.

If any of the confirmations listed above become false, inaccurate or misleading, you must inform us immediately.

Individual Payment Transaction Limit

Payments from your Personal Current Account are subject to limits and restrictions we set from time to time, such as to the maximum amounts you can send on: (i) an individual payment basis; and/or (ii) a daily or other periodic basis. You can find out more about these limits and restrictions in the App and on the website. We may consider allowing you to make a payment transaction beyond any such limits or restrictions - please get in touch with us to request this.

Further Information

If we ask you for further information (including tax information), you will provide us with this information as soon as possible. We will only ask for further information where it is necessary to be able to continue to operate your Personal Current Account or is reasonable to do so in the circumstances.

Overdraft Facility

An Overdraft Facility may be available on your Personal Current Account, subject to eligibility. If we offer you an Overdraft Facility and you accept it, Section 4 (Overdrafts) of the General Part will apply to your Overdraft Facility.