

## Rates, Fees and Charges

**Applicable to:** Euro Personal Current Accounts  
**Effective from:** 5 February 2019

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### 1. Rates

#### Interest payable by us on positive balances

No interest is payable on positive balances on Euro Personal Current Accounts.

#### Interest charged by us on unarranged overdrafts or if you are in arrears

15% EAR, which accrues on a daily basis.

We calculate interest payable to us on a monthly basis, will inform you of the amount owing on the last day of the month and will deduct this amount from your Euro Personal Current Account on the 15th day of the following month.

If your interest charges are less than the Euro equivalent of £0.10 for any given month, we will waive the interest charge for that month.

### 2. Fees and Charges

#### Maintaining your Account

We do not charge a fee for having a Euro Personal Current Account with us.

#### Arranged Overdraft (where we have agreed an Overdraft Facility with you in advance)

We do not offer Arranged Overdrafts on Euro Personal Current Accounts.

#### Unarranged Overdraft (where we have not agreed an Overdraft Facility with you in advance)

We do not charge a fee for having an unarranged overdraft with us.

#### Refusing a payment due to lack of funds

We do not charge a fee if we refuse to make a payment on your behalf due to lack of funds in your Euro Personal Current Account.

#### Allowing a payment despite lack of funds

We do not charge a fee if we allow a payment despite a lack of funds in your Euro Personal Current Account. However, you must repay the amount you owe to us immediately or you will be considered to be in arrears. We will also charge interest at the rates set out above on the amount you owe us.

#### Sending money from your Account

*Sending money from your Euro Personal Current Account in Euro (whether in the UK or outside the UK):* it is free to send money from your Account in the following ways:

- SEPA Payments;
- Direct Debits; and
- Standing Orders (Recurring SEPA Payments).

*Sending money from your Euro Personal Current Account in a currency other than Euro (whether in the UK or outside the UK):* if you want to send money to an account denominated in a currency other than Euro, we will use the exchange rate and charge you the fees shown on the International Payments page of the App before you make the payment. The fee shown in the App is made up of the delivery fee set out further down on the screen (this will vary depending on which delivery method you choose) plus 0.4% of the value of the payment you are making. Please also note that your payee's bank and other banks involved in processing the payment may charge

additional fees for your payee to receive the payment. This means that the amount your payee receives may be less than the amount shown on the International Payments page in the App. We do not have any control over these additional charges.

For transfers between your Euro Personal Current Account and any other Account you hold with Starling ("**Starling Account Transfers**"), we will use the exchange rate displayed in the relevant payment screen in the App. We will not charge you any additional fees for making Starling Account Transfers.

### **Receiving money into your Account**

*Receiving money from the UK:* we do not charge a fee for you to receive £ Sterling or Euro into your Euro Personal Current Account.

*Receiving money from outside the UK:* at this stage we can only receive money into your Euro Personal Current Account in £ Sterling or Euro. We will not charge a fee for receiving £ Sterling or Euro from outside the UK. However, the payer may be charged by their bank for making a payment in £ Sterling or Euro.

If you receive funds in £ Sterling to be deposited in your Euro Personal Current Account, we will convert the funds into Euro using our prevailing rate at the time and date that we make the conversion. We will provide you with this rate once the funds are received into your Euro Personal Current Account.

### **Additional Services**

Certifying documents: we may charge you a fee of £20 for certifying documents relating to your Account.

We will debit any charges directly from your Account and convert them into Euro using our prevailing rate on the date on which we undertake the service. We will provide you with the exact rate once we debit the amount from your Account.

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### **Definitions**

**EAR** means Equivalent Annual Rate. This is a representative interest rate that shows what you would pay if you go into your Overdraft Facility and remain overdrawn for a year. Interest is accrued daily, charged monthly and it is all updated in your App.

**AER** means Annual Equivalent Rate. This is the rate of interest a saver will receive over a year assuming the credit balance is left in your Account for the full year.