



Updates to our Current Account Terms and Conditions

On **1 September 2019**, our Current Account Terms and Conditions will change. This document sets out a summary of the key changes for you to be aware of.

For the full details of the changes, please review the relevant part of the updated Current Account Terms and Conditions, which can be found on the 'Legal Documentation' section of our website.

Current Account Terms and Conditions – General Part

- If you include incorrect payee information on an International Payment instruction, we will try to help you recover the funds, but may charge you a fee for doing so and there is no guarantee that we will be able to return them.
- You must not delete the App from your phone until all of your Accounts have been closed and any remaining funds have been returned to you.
- If you become aware that your payment card is lost or stolen, or you suspect unauthorised activity on your Account, you must get in touch with us immediately.
- If you believe you have lost money due to fraud, we may require you to provide us with information to help assess the losses and who is responsible.

Account Schedule – Personal Current Account

- Individual payment transactions from your Personal Current Account are subject to a limit of £25,000. If you wish to make a payment transaction of more than this, you will need to get in touch with us.

Account Schedule – Euro Personal Current Account

- Where your Euro Personal Current Account is closed, we will either transfer any remaining funds in your Euro Personal Current Account to a Euro denominated account with another bank or transfer these to your Personal Current Account using our prevailing exchange rate and charge you a fee for doing so using our then-applicable rate (which will be deducted from the funds sent).
- If both your Euro Personal Current Account and Personal Current Account are closed at the same time, we will convert any remaining funds in your



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Euro Personal Current Account to £ Sterling using our prevailing exchange rate and charge you a fee for doing so using our then-applicable rate (which will be deducted from these funds), combine these funds with any remaining funds in your Personal Current Account and return the combined funds to you via cheque or bank transfer.

- Individual payment transactions from your Euro Personal Current Account are subject to a limit of €25,000. If you wish to make a payment transaction of more than this, you will need to get in touch with us.

Account Schedule – Joint Current Account

- Individual payment transactions from your Joint Current Account are subject to a limit of £25,000. If you wish to make a payment transaction of more than this, you will need to get in touch with us.
- If one of you notifies us of a dispute between you both and the dispute has not been resolved within 90 days, we may close your Joint Current Account by providing you with two months' written notice and (unless we have heard from you both in the meantime), on closure, we will distribute any remaining funds in your Joint Current Account between you both in equal shares via cheque or bank transfer.

Account Schedule – Business Current Account

- The following have been added to the list of prohibited activities in the Annex: insurance, prepaid or stored value cards and political parties.

Account Schedule – Sole Trader Current Account

- The following have been added to the list of prohibited activities in the Annex: insurance, prepaid or stored value cards and political parties.

Rates, Fees and Charges Sheet – Euro Personal Current Account

- For transfers between your Euro Personal Current Account and another Account denominated in a currency other than Euro, we will use the exchange rate and charge you the fee shown on the relevant payment screen in the App.

Rates, Fees and Charges Sheet – Business Current Account & Sole Trader Current Account

- For transfers between your Business Current Account or Sole Trader Current Account and another Account denominated in a currency other



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than £ Sterling, we will use the exchange rate and charge you the fee shown on the relevant payment screen in the App.

Rates, Fees and Charges Sheet – Personal Current Account & Joint Current Account

- For transfers between your Personal Current Account or Joint Current Account and another Account denominated in a currency other than £ Sterling, we will use the exchange rate and charge you the fee shown on the relevant payment screen in the App.