

Starling x Arsenal - Gunners Space Prize Draw

STARLING

Terms and Conditions

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1. About the Prize Draw

We're Starling Bank Limited ('Starling', 'we', 'us', 'our'). Our company number is 09092149, and we're registered at 5th Floor, London Fruit & Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW.

This prize draw is administered and run by Starling as the promoter and is not in any way sponsored, endorsed or administered by The Arsenal Football Club Limited (company number 109244) ('Arsenal'). By entering the prize draw, you acknowledge that Arsenal shall not have any liability to you in connection with this prize draw.

By entering the prize draw, you're accepting that Arsenal third party terms apply, such as:

Ticket terms:

- <https://www.arsenal.com/ticket-terms-conditions-mens>
- <https://www.arsenal.com/ticket-terms-conditions-womens>

Hospitality terms:

- <https://www.arsenal.com/ticket-terms-conditions-hospitality>

Stadium tours:

- <https://arsenaldirect.arsenal.com/termsAndConditions>

2. What Are We Giving Away?

Between 19 August 2026 to 31 May 2027 we're giving away:

September 2026	5 mens or womens Arsenal Home Kits as chosen by the winner. "Arsenal Home Kits" means the kits the Arsenal team wears when playing at the Emirates Stadium.
October 2026	5 pairs of hospitality tickets to a men's Arsenal match, played at the Emirates Stadium during the 2026/2027 season. "Hospitality tickets" means premium match seats in a private area, in which food and drinks are provided.
November 2026	5 Arsenal shirts signed by the Arsenal men's team.
December 2026	5 mens or womens Arsenal Home Kits as chosen by the winner. "Arsenal Home Kits" means the kits the Arsenal team wears when playing at the Emirates Stadium.
January 2027	5 pairs of hospitality box tickets to a women's Arsenal match, played at the Emirates Stadium during the 2026/2027 season "Hospitality tickets" means premium match seats in a private area, in which food and drinks are provided.
February 2027	5 mens or womens Arsenal Away Kits as chosen by the winner. "Arsenal Away Kits" means the kits the Arsenal team wears when they play at a pitch that is not the Emirates Stadium.

March 2027	5 Arsenal shirts signed by the Arsenal women's team
April 2027	5 mens or womens Arsenal Third Kits as chosen by the winner. "Arsenal Third Kits" means the kit that the Arsenal team wears when their Home Kit and Away Kit clashes with the opposing teams colours.
May 2027	5 Arsenal Emirates stadium tours where winners can bring plus one.

We reserve the right to substitute a Prize (or any part of it) for a prize or prizes of equivalent monetary value if this is necessary due to reasons beyond our control e.g. match day change or unavailability of kits. There is no cash alternative to the Prize (or any part of it) and unless we notify you otherwise, the Prize is non-refundable and non-transferable. All costs and expenses not included within the Prize are the responsibility of the winner(s).

3. Who's eligible to enter?

The prize draw is open to all Starling customers who:

- are UK residents;
- have an open Starling Personal Current Account, Joint Current Account or the Student Account which isn't subject to any restrictions (each an "Eligible Starling Account");
- open the 'Gunners' Space;
- are aged 18 or above; and
- are not an employee, agent or representative of Starling or Arsenal Football Club and their subsidiaries or other group companies or a family member of someone who is.

Business Current Account, Sole Trader and Teen Accounts are not eligible to participate in the prize draw.

4. How do I enter?

You are required to opt-in to the prize draw by completing the following 2 steps:

1. Opening the 'Gunners' Space in your Starling App, and
2. Opting-into the prize draw which can be completed:
 - (a) By clicking the registration link in the email you will receive after opening the 'Gunners' Space; or
 - (b) By opting in on the webpage here: <https://www.starlingbank.com/arsenal-prize-draw/form-1/>

You can opt-in to the prize draw at any time between 12:00:00 on 19 August 2026 to 23:59:00 on 31 May 2027 (the 'entry period').

Following successful registration, you will automatically be enrolled into the monthly prize draws from that month onwards.

If you close the 'Gunners' Space at any time during the entry period you will be withdrawn from the Prize draws and any re-draws from that date onwards.

5. How will the prize draw work?

There will be monthly prize draws, with each month having a different Prize to win (for Prize details please see the heading What Are We Giving Away?). The prize draws will be held on the third Thursday of each month (as outlined in the table below), and we'll draw the names of winners randomly. Except as set out in

these terms and conditions, the decision will be final.

Prize Month	Deadline to enter
September 2026	17 September 2026
October 2026	15 October 2026
November 2026	19 November 2026
December 2026	17 December 2026
January 2027	21 January 2027
February 2027	18 February 2027
March 2027	18 March 2027
April 2027	15 April 2027
May 2027	20 May 2027

You can't choose the date of the match. You will be seated next to the person using your second ticket, unless this isn't possible for reasons beyond our control. If this is ever the case, we will let you know.

You also can't choose the type of kit you will receive, as they will be allocated randomly, however you will be contacted to provide your size preference. You will not be able to choose the size of the signed shirts.

6. What happens if I win a prize draw?

Each winner will be contacted on the contact details registered to their Eligible Starling Account, by Starling via ticketing@starlingbank.com within fourteen (14) working days following the end of the monthly prize draws during the entry period to inform them that they have won.

You might lose your prize if within seven (7) days of Starling contacting you to tell you that you've won a prize:

- you don't formally accept the prize by responding to the email; or
- you don't give us the information we need to give you the prize.

If this happens, we'll draw another winner at random from our list of entrants.

7. Additional terms if you win hospitality tickets or an Arsenal Emirates stadium tour

If you win hospitality box tickets or a stadium tour, anyone of any age can use the second ticket, but they must attend as your guest and you, as the Starling customer, must also attend the game yourself. Children under 14 must be accompanied by an adult.

If you and/or your guest can't make it to a game or tour, you must tell us by contacting ticketing@starlingbank.com as soon as you can. If possible, you should let us know at least seven (7) days before the game. If this happens, we'll draw another winner from our list of entrants.

You and any guests you take with you will have to pay for all other costs and expenses linked to this prize draw. This includes any transport to and from the game or stadium.

You and your guest must behave in a responsible manner and, in particular, you must not act in any way that

may incite violence or cause offence to other spectators or to any employees or other guests of Arsenal.

8. Can I change the prizes for something else?

No, you can't change or negotiate the prizes.

There's no cash or other alternative if you don't use the tickets to the match or stadium tour for any reason. This includes if a game or tour is cancelled, abandoned, postponed or replayed for reasons we can't control.

You're not allowed to sell, transfer, or exchange any of the Prizes we give away. If you try to do any of these things, we'll draw another winner at random from our list of entrants.

9. How will I receive my prize?

Game tickets and Emirates stadium tour

A few days before the game or tour, your ticket will be transferred to you in PDF or another format by Starling via ticketing@starlingbank.com to the email address registered to your Eligible Starling Account.

Kits and signed shirts

For the delivery of the kits, Starling will reach out to confirm the address to send the kit to and the size of the kit. Starling will then send the kits to the address advised.

For the delivery of the signed shirts, Starling will reach out to confirm the address to send the signed shirts to and Starling will arrange for the shirts to be delivered.

In both instances Starling will send a confirmation email that the prize is on its way.

If you do not receive the kit or signed shirt (as applicable) within 14 working days of receiving the confirmation email from Starling, please contact us to let us know.

10. What will you do with my data?

We'll process your personal data in line with our privacy notice, which can be accessed here: <https://www.starlingbank.com/legal/privacy-notice/>, and UK data protection laws for the purpose of the prize draw only.

Before you decide to take part in the prize draw, it's important that you understand how we'll collect and use your information. Please take some time to read this information.

What information will you collect and how will it be used?

We'll collect your name, email address and confirmation that you hold an Eligible Starling Account, have opened the 'Gunners' Space and have opted into the prize draw.

We will collect more personal data if you win a Prize, for example we'll ask you for some extra details so we can arrange your prize. Depending on the Prize, this may include your delivery address and shirt size (if you've won a football shirt) or your and your guests dietary requirements (if you've won hospitality tickets), so the caterers can cater for you safely at the event.

How will my data be stored, and for how long?

After collecting your data it will be stored in a secure file. Unless we must retain your personal data for legal or contractual reasons, we will keep it for the duration as outlined in the Just in Time (JIT) Notice.

Can I access, change or delete my data?

You have the right to access your data and ask us to change or delete it, unless we need to keep your personal data for legal or contractual reasons. Please see the JIT for more details.

Will you share my data with any other organisations?

If you do not win a prize draw, we will not share your data with any other organisation, including Arsenal.

If you win a prize draw, depending on the Prize, we may share your data in order to deliver the Prize. Please see the JIT for more details.

11. What else do I need to know?

We can refuse your entries or refuse to give you any of the Prizes if:

- you breach these terms and conditions;
- your Eligible Starling Account is subject to any restrictions, or is closed;
- you breach the terms and conditions of your Eligible Starling Account;
- you enter the prize draw fraudulently or attempt to game the system;
- you breach any law or regulation that applies;
- you or your guest, if applicable, break Arsenal Football Club's terms and conditions;

or

- in our opinion, you behave in a way that goes against the spirit of the prize draw.

If this happens, we'll draw another winner at random from our list of entrants.

If you win hospitality or Emirates tour tickets, you and any guests must follow any terms and conditions or requirements set by Arsenal. We're not responsible for making sure you and Arsenal follow them.

You accept any Prize at your own risk. We won't compensate you or accept any liability for any loss, damage, personal injury or death which happens as a result of you accepting the Prize – unless it's caused by our negligence, or that of a third-party acting on our behalf. Your statutory rights are not affected.

We may make information about you publicly available to demonstrate that a prize has been awarded, including your name. You can object to this by emailing us at privacy@starlingbank.com. If you do object, we might still have to share this information with a regulatory body if they request it, like the Advertising Standards Authority.

We may also contact you to ask you for quotes about your Prize or pictures with your Prize and for your permission to use your quotes or pictures in our marketing materials in the future. You don't have to agree.

12. About these terms and conditions

If there's any conflict between these terms and conditions, and any other communication about the prize draw, these terms and conditions will prevail.

We hope we don't have to, but we can alter, amend, or close the prize draw at any time without giving any notice. This includes reasons outside of our control, e.g. if Arsenal withdraws any of the prizes.

These terms and conditions are governed by English law. Any disputes that happen in relation to these terms and conditions will be settled only in the English courts.