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1. About Salary Activator

Salary Activator is a monthly prize draw for eligible Starling personal current account customers who opt in to win £3,000, paid to you in £250 installments per calendar month for twelve consecutive months from the month of the draw.

By entering into the Salary Activator prize draw you are accepting these terms.

When we use the following words in these terms, this is what we mean:

'Starling', 'we', 'our', or 'us': Starling Bank Limited, company number 09092149, registered at 5th Floor London Fruit And Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW.

'you' or 'your': the person who is an eligible customer (see eligibility criteria below) and has their monthly salary paid into their Starling personal current account.

2. Who's eligible to enter?

To be eligible to be entered into the draw, you must meet the following criteria:

- Be a UK resident and be aged 18 or over at the time of the draw
- Have an open Starling personal current account which isn't subject to any restrictions
- Receive eligible salary payments paid directly into your Starling personal current account

You will not be eligible if:

- You are an employee, agent or representative of Starling
- You only have a Starling joint current account, Additional GBP Accounts, Additional Euro or USD Accounts, or a Starling sole trader or other Starling business account
- The payment is not considered to be an eligible salary payment, as explained below
- You have won the Salary Activator prize draw previously
- You have received notice from us that your Starling personal current account is due to close, or your Starling personal current account is subject to any restrictions
- You have initiated a switch out from Starling using the Current Account Switch Service

3. What is an eligible salary payment?

- An eligible salary payment is a monthly salary payment paid to your Starling personal current account by your employer or employers via Bacs (Bankers Automated Clearing System). A Bacs salary payment is an electronic bank-to-bank transfer used by UK employers to deposit wages directly into an employee's account
- The minimum monthly payment is £1500 and this can be made up of one single salary payment or multiple salary payments received over the course of the calendar month
- Your eligible salary payment must be paid in to your Starling personal current account, in full, by 11:59pm on the final day of the calendar month prior to the draw
- You will be eligible for one prize draw entry per calendar month

4. What is not an eligible salary payment?

- Any payment identified as being an internal transfer between any other Starling personal current accounts and / or Starling savings accounts held by you

- Any payment identified as being transfers from other non-Starling personal accounts or savings accounts belonging to you
- Any payment identified as self-employed income
- Other payments identified as having been made by you
- Payments received from friends and family
- One-off gifts
- Investment income (including rent)
- Any payments, transfers or disbursements from: Direct Debit refunds, Student Loans Company, Child Maintenance Service, Department for Work and Pensions, Universal Credit, Deposit Protection Service, HMRC, Social Security Scotland and Postcode Lottery

5. How the draw works

- To be included in the draw, you must be an eligible customer with eligible salary payments and you must opt in by clicking a link in our communications that we send to you or from the Starling website.
- Winning customers will be selected at random and each eligible salary will have an equal chance of being selected. We will select ten winners each month.
- The Salary Activator prize draw will start on 5th October 2026 and will run until withdrawn by Starling under these terms. We will run the draw on a monthly basis, with the cut off for each monthly draw being 11:50pm on the final day of the calendar month. We will aim to contact winners by the last working day of the month of the draw.
- Winners will be contacted by in app message and / or email
- Prize draw money will be paid directly into your Starling personal current account, with the first payment made within 30 days of the draw.
- Prize draw payments will be made over the twelve month period following the draw for as long as your Starling personal current account remains open. If you close your account at any time during the twelve month period following the draw, you will no longer be paid any remaining prize draw money.
- Previous winners of the Salary Activator prize draw will be opted out and will not be eligible for future Salary Activator prize draws.

6. Your privacy

What will Starling do with your data?

We'll only process your personal data to fulfil this offer. We'll process it in line with UK data protection laws, and our privacy notice which you can read here:

<https://www.starlingbank.com/legal/privacy-notice/>

What data will we collect for this offer and how will it be used?

We will collect your name, email address and confirmation that you currently have your salary paid into your Starling personal current account in accordance with these terms and that you have opted in.

We'll use the email address you have provided to us to communicate with you about this promotion as set out in these terms. We won't be responsible if the email address you have provided is not correct and you don't receive an email from us. Please reach out to our customer service team, who can review your request and may be able to resend the email to you.

We will publish or make available information confirming that the prize draw took place. This will usually include the winner's surname and county. You may object to us publishing or making available your surname and county information by contacting us using the following email address, privacy@starlingbank.com.

Whether or not you object, we may still need to provide details to the Advertising Standards Authority (ASA) if requested. We can provide the winners' information within 90 days of the prize draw taking place.

If you wish to opt out of the prize draw at any time, you will need to contact the privacy team using the following email address, privacy@starlingbank.com.

7. Other important information

Starling reserves the right to change, replace, suspend or cancel the prize draw at any time.

Your minimum monthly salary payment of £1500 per calendar month to your Starling Personal Current Account does not need to come from one source or be received in one payment to be eligible. Multiple payments totalling at least £1500 during the calendar month will be eligible providing they are received via Bacs payment and they are not one of the excluded salary payments listed above.

If your salary is paid to you by one of the departments or companies on the excluded salary payment list in these terms, it may not be possible for us to include you in the draw.

Prize draw payments will not be paid to customers in one lump sum.

You can only use one Starling personal current account to enter the prize draw, even if you have multiple accounts.

Starling will not be liable for any technical or app failure which means you cannot enter the prize draw.

We can refuse your entry into the Salary Activator if:

- You breach these terms;
- Your Starling personal current account is subject to any restrictions or closed;
- You breach the terms and conditions of your Starling personal current account;
- You enter the Salary Activator fraudulently or attempt to game the system, such as opting in using multiple Starling personal current account or attempting to enter when you do not satisfy the eligibility requirement;
- You breach any law or regulation that applies; or
- In our opinion, you behave in a way that goes against the spirit of the Salary Activator.

Additionally, if you breach these terms and you win the draw we can withdraw you from the Salary Activator prize draw or refuse to make any payments, if you have won the draw.

There are no additional entry fees or opportunities to have multiple entries into the draw, or according to the value of the eligible salary payment.

If you are a potential winner, you may need to give us proof of your identity, age, and address. We will explain what you need to do when we contact you.

If a winner dies before we are due to start awarding prize money, their personal representative can claim it on behalf of their estate. The personal representative must show us proof of authority.

Our decision is final in all matters relating to the draw, and we won't be able to enter into further discussions about it.

Starling Salary Activator Terms and Conditions

You'll be bound by your Starling personal account general terms and account schedule, which contain all the terms applicable to your account, including any criteria you need to meet to keep your account and use the account benefits.

These terms and conditions are governed by the laws of England and Wales. You can bring a claim against us in the courts of England and Wales. If you live in Scotland or Northern Ireland, either you or us can also bring a claim in the courts of the country you live in.