



We're making some changes to our terms. These changes will come into effect on 21 November 2022.

We're removing the monthly fee for our additional GBP personal account.

- We're removing our £2 monthly fee for additional GBP personal accounts. This means you won't be charged a fee on your next billing date on 1 December 2022.
- We've updated our Additional GBP Personal Current Account Schedule and the Personal Current Account Rates, Fees and Charges document, to outline that we'll no longer be charging a fee.
- We've also updated the individual payment transaction limit section of the Schedule to reflect that payments are subject to certain limits. More information on these limits can be found in the App and on our website.

We're making additional GBP accounts available for all our joint account holders.

- If you're a joint account holder, you'll soon be able to open an additional account with no monthly fee!
- If you opened one during our limited-time launch a couple of years ago, we've updated the Joint Current Account Rates, Fees and Charges document and our Additional GBP Joint Current Account Schedule to outline that we won't charge a subscription fee for this account.
- We've also updated the individual payment transaction limit section of the Schedule to reflect that payments are subject to certain limits. More information on these limits can be found in the App and on our website.

We're reducing the fee for replacing a debit card overseas.

- We know how stressful it can be to lose your card when you're abroad. So to make things easier, we've reduced the fee for sending a replacement card – it's now £10 instead of £60.
- To reflect this change, we've updated the relevant Rates, Fees and Charges documents that apply to all account types where a debit card is available.

For Business Customers: we're launching an Additional GBP Business Current Account.

- If you've got a Starling business account, you'll soon be able to open an additional account for no monthly fee. We've issued new terms to reflect this, and updated the Business Current Account Rates, Fees and Charges document to outline that there's no subscription fee.
- Unfortunately this isn't available for our sole trader account just yet.

If you'd like to take a look in more detail, you can find all the updated terms and conditions on the [Legal Documentation](#) section of our website.

Happy with everything?

Then you don't need to do anything. If you're not happy, we're really sorry to hear that. You can get in touch with our customer service team in the app, or alternatively, you have the right to close your account at any time by getting in touch through the app.