



Current Account Terms and Conditions

Account Schedule – Additional GBP Personal Current Account

1 July 2021

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This is the Account Schedule for your Additional GBP Personal Current Account as referred to in the General Part. This forms part of your Agreement with us in respect of your Additional GBP Personal Current Account. Except where otherwise defined in this Account Schedule, terms defined in the General Part will have the same meaning in this Account Schedule.

Confirmation Statements

You confirm that:

- you are 16 years old or older;
- you are resident in the United Kingdom;
- you have an open £ Sterling denominated Personal Current Account and/or Joint Current Account with us;
- your Additional GBP Personal Current Account is for personal use only; and
- this is your only Additional GBP Personal Current Account with us, or where relevant, by opening this Additional GBP Personal Current Account, you will not have more than two (including this one) Additional GBPPersonal Accounts with us.

If any of the confirmations listed above become false, inaccurate or misleading, you must inform us immediately.

Monthly Fee for Additional GBP Personal Current Account

We will apply a monthly fee (paid in advance) for the Additional GBP Personal Current Account you subscribe to. The amount and the timing of the fee will be set out in the Rates, Fees and Charges information sheet for all GBP Personal and GBP Joint Current Accounts. If you sign up for an Additional GBP Personal Current Account part way through a month, at our discretion we may waive the fee for that partial month provided you keep that Additional GBPPersonal Current Account active until at least the first day of the following month (and we have successfully taken payment for that month).

Individual Payment Transaction Limit

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

Further Information

If we ask you for further information (including tax information), you will provide us with this information as soon as possible. We will only ask for further information where it is necessary to be able to continue to operate your Additional GBP Personal Current Account or is reasonable to do so in the circumstances.

Overdraft Facility

No Overdraft Facility is available on your Additional GBP Personal Current Account.

Suspending or terminating an Additional GBP Personal Current Account

Subject to you ensuring that for your Additional GBP Personal Current Account: (i) the balance is zero; and (ii) there are no pending card transactions:

- You may request that we suspend or terminate an Additional GBP Personal Current Account, by providing written instructions via the App or by contacting us.
- We will stop your access to the Additional GBP Personal Current Account on or around the day in which you make the request.

We may suspend or terminate any Additional GBP Personal Current Account in accordance with the General Part.

Where we suspend or terminate an Additional GBP Personal Current Account you will no longer be able to use the relevant Additional GBP Personal Current Account (including making or receiving any transactions). On suspension, we will not charge you the next monthly fee until your Additional GBP Personal Current Account is reinstated.

On suspension, you should put the suspended Starling debit card in a safe place until the relevant Additional GBP Personal Current Account is reinstated for use. On termination of an Additional GBP Personal Current Account you must destroy the corresponding Starling debit card immediately.

On suspension of your Additional GBP Personal Current Account, you will not be able to view any historical data from the relevant Additional GBP Personal Current Account in the corresponding transaction feed until the Additional GBP Personal Current Account is reactivated. On termination of your Additional GBP Personal Current Account, subject to you having a Personal Current Account or Joint Current Account with us and not having breached the terms of these Additional GBP Personal Current Account Terms and Conditions, we may allow you limited access to view some historic data from the relevant Additional GBP Personal Current Account in addition to any historical data you are entitled to at law. The scope of this limited access will be set out on our website (as amended by us from time to time).