



Current Account Terms and Conditions

Account Schedule – Additional GBP Joint Current Account

03 August 2024

Current Account Terms and Conditions

Account Schedule – Additional GBP Joint Current Account

Approximate time to read: 6 minutes

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

Where you and the other account holder to your Joint Current Account (the “**other account holder**”) apply to open an Additional GBP Joint Current Account together, we will open such an account in both your names.

Confirmation Statements

You confirm that:

- you are 18 years old or older;
- you have a £ Sterling Joint Current Account with us;
- your Additional GBP Joint Current Account is for personal use only;
- you have informed the other account holder that you are opening this Additional GBP Joint Current Account and they have authorised you to do so on their behalf; and
- this is the only Additional GBP Joint Current Account you both hold with us, or where relevant, by opening this Additional GBP Joint Current Account, you will not have more than the permitted number of Additional GBP Joint Current Accounts with us. Further details about this can be found on our website or in the App.

If any of the confirmations listed above become false, inaccurate or misleading, you must inform us immediately and we reserve the right to take any of the actions detailed in the “**Restricting and Closing your Account**” of the General Part.

Operation of your Additional GBP Joint Current Account

You both have full rights in respect of the operation of your Additional GBP Joint Current Account and we will not require authorisation from both of you before carrying out an instruction from one of you. You are also both individually and jointly responsible for your Additional GBP Joint Current Account and we may seek to recover from one or both of you any money that you owe us.

Access to your Additional GBP Joint Current Account

You will both have access to your Additional GBP Joint Current Account through your App and have full permission to use any of the features without having to seek permission from the other account holder, including in relation to granting Third Party Providers access to, and authority to make payments from, your Additional GBP Joint Current Account. You will both be able to see all payment transactions made on your Additional GBP Joint Current Account and access all other features of the App in relation to your Additional GBP Joint Current Account.

Individual Payment Transaction Limit

Payments from your Additional GBP Joint Current Account are subject to limits and restrictions we set from time to time, such as to the maximum amounts you can send on: (i) an individual payment basis; and/or (ii) a daily or other periodic basis. You can find out more about these limits and restrictions in the App and on the website. We may consider allowing you to make a payment transaction beyond any such limits or restrictions - please get in touch with us to request this.

No Overdraft

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

Disputes

If one of you notifies us that there is a dispute between you both, we will go through the following process:

1. we will place a restriction on your Additional GBP Joint Current Account to state that we will only take instructions from you both in respect of your Additional GBP Joint Current Account (this means (i) we will not process payment instructions from your Additional GBP Joint Current Account; or (ii) close your Additional GBP Joint Account where your balance is above zero, unless you have both authorised us to do so);
2. we will get in touch with the other account holder as soon as possible to confirm that there is a dispute; and
3. we will only remove the restriction when you have both confirmed in writing that the dispute has been resolved.

It is your responsibility to inform us if there is a dispute between you both.

Following notification of a dispute, we will continue to allow existing direct debit mandates unless you both confirm otherwise.

If we have not received confirmation from you both that a dispute has been resolved within 90 days of the date of notification, we may close your Additional GBP Joint Current Account by providing you with two months' written notice of closure. On closure, we will distribute any remaining funds in your Additional GBP Joint Current Account between you both equally, unless we have specific legal instructions from both account holders about the ownership of the funds and in which case, we will distribute any remaining funds in accordance with you and the other account holder's instructions. If you have a Personal Current Account with Starling, you can choose to have your share of any remaining funds transferred to your Personal Current Account. Alternatively, we will distribute your share in accordance with the paragraph entitled **"Restricting and Closing your Account"** of the General Part. This paragraph is without prejudice to any of our other rights under your Agreement with us.

Except in relation to us following the above disputes process, we will not get involved with any dispute between you and the other Additional GBP Joint Current Account holder.

The above dispute process will not be applied in relation to a dispute regarding a request from one of you to close your Additional GBP Joint Current Account and us actioning that request in accordance with the section **"Suspending or terminating an Additional GBP Joint current Account"** below.

Death

In the unfortunate event of the death of an account holder, once we have received a copy of the official documentation to confirm this, we will close the Additional GBP Joint Current Account.

Unless you and the other account holder have previously given us specific legal instructions about the ownership of any funds in the Additional GBP Joint Current Account, when an account holder dies, the surviving Additional GBP Joint Account holder can transfer all remaining funds in the Additional GBP Joint Account to their Starling Personal Current Account.

If none of the above happens, any remaining funds will be distributed in accordance with the paragraph entitled **"Restricting and Closing your Account"** of the General Part.

Mental Incapacity

If one account holder is unable to operate the Additional GBP Joint Current Account for any reason (for example, mental incapacity), we may consider accepting instructions in respect of the Additional GBP Joint Current Account from someone else. We will need to receive the necessary legal documents before we can do so. This would normally be a duly authorised power of attorney. We will also confirm this with the other account holder and may carry out other checks before deciding whether to accept such instructions.

Suspending or terminating an Additional GBP Joint Current Account

Subject to you ensuring that for your Additional GBP Joint Current Account: (i) the balance is zero; and (ii) there are no pending card transactions, one Additional GBP Joint Current Account holder may request that we suspend or terminate an Additional GBP Joint Current Account, by providing written instructions via the App or by contacting us using the details in the General Part under **"How to Contact Us"**. We will stop access to the Additional GBP Joint Current Account on or around the day in which you make the request.

If we have been notified of a dispute in accordance with the section **"Disputes"** above and the balance of your Additional GBP Joint Current Account is above zero, we will require the consent of both account holders to close your Joint Current Account. We will close the Additional GBP Joint Current Account within one (1) month of us receiving the consent of both account holders (unless we agree on an earlier date with both account holders).

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

Where we suspend or terminate an Additional GBP Joint Current Account you will no longer be able to use the relevant Additional GBP Joint Current Account (including making or receiving any transactions).

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

On suspension of your Additional GBP Joint Current Account, you will not be able to view any historical data from the relevant Additional GBP Joint Current Account in the corresponding transaction feed until the Additional GBP Joint Current Account is reactivated. On termination of your Additional GBP Joint 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 Joint Current Account Terms and Conditions, we may allow you limited access to view some historic data from the relevant Additional GBP Joint 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).