



Current Account Terms and Conditions

Account Schedule – Additional GBP Joint Current Account

1 July 2021

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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 (“**Additional GBP Joint Current Account**”).

Confirmation Statements

You confirm that:

- 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.

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

Monthly Fee for Additional GBP Joint Current Account

We will apply a monthly fee (paid in advance) for the Additional GBP Joint 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 Joint Current Account part way through a month, at our discretion we may waive the fee for that partial month provided you keep that Additional GBP Joint Current Account active until at least the first day of the following month (and we have successfully taken payment for that month).

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. However, if you wish to close your Additional GBP Joint Current Account or convert it to a Personal Current Account in the name of one of you (but only where that person does not already hold a Personal Current Account with us), we will need to see evidence that both of you have authorised this.

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

Individual payment transactions from your Additional GBP Joint 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.

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 we will not

- process payment instructions from your Additional GBP Joint Current Account 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;
 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 and, on closure, we will distribute any remaining funds in your Additional GBP Joint Current Account between you both in equal shares in accordance with the paragraph entitled "*Closing your Account*" in Section 3 (Managing your Account) of the General Part. This paragraph is without prejudice to any of our other rights under your Agreement with us.

Death or Mental Incapacity

If one account holder dies, once we have received a copy of the official documentation to confirm this, we will close the Additional GBP Joint Current Account.

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:

- You may request that we suspend or terminate an Additional GBP Joint Current Account, by providing written instructions via the App or by contacting us – these instructions must show to our satisfaction that the other account holder agrees to the request.
- We will stop access to the Additional GBP Joint Current Account on or around the day in which you make the request.

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, we will not charge you the next monthly fee until your Additional GBP Joint Current Account is reinstated.

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).