



Fee Information Document



Name of the account provider: Starling Bank Ltd

Account name: Personal and Joint Current Accounts

Date: 1 February 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your Terms and Conditions and in the Rate, Fees and Charges documents.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	£0
Refusing a payment due to lack of funds	£0
Allowing a payment despite lack of funds	£0
Payments (excluding cards)	
Direct Debit	£0
Standing Order	£0
Sending money within the UK (Sterling)	Faster Payments £0
Sending money outside the UK	£0.30 to £5.50 (See 'Information on additional services' below for exact pricing)
Receiving money from outside the UK	£0
*Please also note that your payee's bank and other banks involved in processing the payment may charge additional fees for your payee to receive the payment.	
Cards and cash	
Cash withdrawal in pounds in the UK	£0
Cash withdrawal in foreign currency outside the UK	£0
Debit card payment in pounds	£0
Debit card payment in a foreign currency	£0

Overdrafts and related services

Arranged overdraft	15% EAR* (variable) We're changing how we charge for arranged overdraft services - from 1 April 2020, we will be applying rates of 15%, 25% and 35% EAR (variable) for arranged overdrafts. *EAR = Equivalent Annual Rate
Unarranged overdraft	15% EAR* (variable) (capped at £2 per month) We're changing how we charge for unarranged overdraft services - from 1 April 2020, there will be no charges or fees for unarranged overdrafts. *EAR = Equivalent Annual Rate

Other Services

Replacement debit card (UK address)	£0
Replacement debit card (overseas)	£60

Information on additional services

Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)

Service	Fee
Certifying your account documents	£20
International money transfer	Refer to https://www.starlingbank.com/send-money-abroad/ for exact prices and a full list of countries you can send money to.