

Business Account General Terms

STARLING

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Business Account General Terms

1. Welcome

These are our Business Account General Terms, which we'll refer to as the **general terms**. They cover how we provide and operate all Starling business and sole trader current accounts and business and sole trader foreign currency current accounts, which we'll refer to as **accounts**.

The general terms form part of our **agreement** with you. This agreement is made up of:

- the general terms, which apply to all accounts unless we tell you otherwise
- **account schedule(s)** – these apply to the specific account type you have with us and include the rates, fees or charges for that account
- additional terms and conditions that may apply when you request an additional service with us. We'll refer to these as **additional conditions**. You'll need to agree to the additional conditions before you can use the additional service. These conditions may be set out in separate documents or within your applicable account schedule.

This agreement explains how your account and additional services work. It also sets out the rights and responsibilities you and Starling have. Please make sure you read it carefully.

This agreement is between Starling Bank Limited – or any other company or entity we may transfer this agreement to – and you.

If the general terms say something different to an account schedule, the terms of the account schedule will apply.

If the account schedule says something different to the additional conditions, the terms of the additional conditions will apply.

We'll give you digital copies of the general terms, the account schedule and additional conditions (if they apply). We recommend you download and save a copy of these documents. You can ask us for digital or paper copies of these documents at any time. They're also available on our website.

Any contact or communications between you and us will be in English. This includes your agreement with us.

When we say the following terms in this document, we mean:

app: the Starling mobile application that lets you bank on your device. It allows you to access your accounts, give us instructions, and use features for the services you have with us. You can download it to any device with a supported operating system. You can find the mobile app terms on our website or in the app.

authorised individuals: directors or limited partners of incorporated businesses. They must be listed on the Companies House public register and pass our onboarding checks. They manage and operate the account on your behalf.

card(s): any physical or electronic debit card linked to your account.

gross negligence: an extreme case of negligence and carelessness. What counts as gross negligence will depend on the situation.

online banking: our online service allowing you to access and manage your accounts and additional services in a web browser. Online banking may have different functionalities to the app. You can find the app terms and the online banking terms on our website and in the app.

Starling, we, our, or us: Starling Bank Limited.

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Team Access user or user: an individual (such as an employee, accountant, or bookkeeper) that you invite to have view-only access to your business account in the app or online banking, subject to our checks.

you or your: the business that holds the account and who we've agreed to provide a product or service to. This could be a sole trader, private limited company or limited liability partnership (LLP). It can also refer to an authorised individual, or both the business and the authorised individual, depending on the context.

working day: Monday to Friday – not including bank holidays in the United Kingdom.

These general terms, and the applicable account schedule, will apply from the moment your account is opened until either we or you close it.

You can find more information about Starling and this agreement in the 'About us' and 'Other information about this agreement' sections.

Additional services and features

We offer additional services from time to time, which are entirely optional. Additional services may include:

- subscription or paid-for services with a monthly fee
- services charged based on your actual usage – for example, using a per-transaction fee

We may also offer you certain features as additional services for free.

Additional services may be subject to additional conditions that apply alongside these general terms. We'll let you know of any additional conditions before you receive the additional services and become subject to those additional conditions.

You can contact us for more details about an additional service, and we'll let you know if we can offer it to you. Our decision to offer you an additional service will depend on your eligibility.

Some additional services may rely on or be provided by third parties. We'll tell you who the third party is in the additional conditions.

We can introduce, change, or withdraw additional services with or without giving you notice, in line with the additional conditions and applicable law.

We may also change a free feature to a paid-for service by giving you notice. If you don't accept a change to a paid-for service, you can disable the feature or inform us before the change takes effect, as explained in the additional conditions.

Please visit <https://help.starlingbank.com/business> and search for the relevant additional service for more information about it.

Getting an account with us

You must be eligible to open an account with us. You can read our eligibility criteria at www.starlingbank.com/business-account/eligibility.

When you apply for an account with us, we'll check the details you've provided, and we may ask for extra information if necessary. If you don't provide the extra information, we may not be able to complete the onboarding process.

As part of having an account with us, from time to time we'll need to check if you still meet our eligibility criteria. This may involve us asking you to provide extra information.

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You must use your account for business purposes only. It is not for personal use.

We can't offer accounts to businesses connected to certain industries and business activities. You can see the list of industries we don't accept at www.starlingbank.com/business-account/eligibility.

By law, we have to carry out immigration status checks on all current account holders. If we find that you or any person associated with your account doesn't have a valid right to remain in the UK, we may be required by the UK Government to restrict your access to, or immediately close, your account and any associated services.

Turning 18

If you opened your sole trader account before you were 18, by continuing to use your account after you turn 18, you ratify the agreement you entered into when you opened the account.

This means you acknowledge and agree to stay bound by the terms you accepted when you opened the account, and any and all updates made to the terms before you turned 18.

Change of control

If there's a change in the owners of your business, you must tell us as quickly as possible. We'll need to run checks on the new owners to make sure you're still eligible for the account.

Ceasing to trade or selling your business

If you're a sole trader and you cease trading or sell your business, and you no longer own and operate your business as a result, you must tell us immediately.

Change in business structure

If you are a sole trader and decide to incorporate your business as a private limited company, you must tell us immediately and close your sole trader account.

This agreement is personal to you and does not automatically transfer to the new private limited company. You will need to apply for a new business account in the name of the private limited company.

After you've closed your sole trader account, you'll need to meet the eligibility criteria for a business current account to open that account.

Getting in touch with each other

You can contact us 24 hours a day, 7 days a week using the following contact details:

Starling app

You can send us a message in the app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com

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We'll let you know if any of these contact details change.

You can also check our Frequently Asked Questions (FAQs) page at help.starlingbank.com/business/. This includes information about support you could get, including links to third-party resources, if you're struggling to manage your account. You can also read our FAQs in the 'Help' section of the app.

We might get in touch with you for different reasons. If we need to contact you, then we will do so through the Starling app, email, text message, telephone, or in writing using the details you've given us.

If we've agreed to contact you using your preferred method of communication, we'll use it if we can but we can't guarantee this will always be possible.

There may be some notices, communications or documents we have to send you under this agreement or by law. This may mean we need to send you information using channels other than your preferred method of communication.

By accepting these general terms, you agree to receive all notices, communications, or documents digitally instead of a paper copy. We may sometimes still need to send you paper copies – for example, if the law requires us to send you documents by post or in a particular format.

We'll only send emails to an email address you provide that we've confirmed belongs to you, and that only you can access.

If we need to contact you about fraud or a security threat on your account, we'll do this in the app.

Not sure if a communication (including a call) is really from us? Call 159 to check, or contact us using the details above.

Keeping you updated on your account

You can access up-to-date information about your account through the app and online banking, or by calling our 24/7 Customer Service team.

We'll give you information about your transactions in the app. We'll update this information each time you make a payment.

Statements

We'll provide monthly account statements unless we've agreed otherwise with you. We'll send you a notification to let you know when your statements are available in the app.

If more than a month has passed since your last statement and you haven't made any transactions from your account, we may not send you a statement.

You should check your statements after receiving them. You must tell us as soon as possible if you see anything that doesn't look right.

You can get certified bank statements in the Starling app for free. If you need your statement certified in a different way, or you want to certify any other documents, we might charge you a fee.

Keeping your information up to date

You must make sure your contact details in the Starling app are correct and up to date. If they're not, you might miss important information from us. This could mean that you suffer loss or don't make the most of the features and benefits of your account(s).

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We won't be responsible for you missing any contact or communications we send as a result of your details no longer being correct if you did not update us.

You must also tell us about any changes to your business, including but not limited to:

- changes to your business ownership
- changes to your business structure – for example, from a sole trader to a private limited company
- changes to the management of the business or internal disputes
- changes to the location of the business – for example, the place of incorporation and/or the place where your main business activities take place
- changes to the residency status of authorised individuals and persons with significant control, or shareholders with more than 10% control of your business
- changes to the nature of the business

You can do this by using the contact details in the section 'Getting in touch with each other' of these terms.

We'll ask you from time to time to confirm your information or share more information with us. We usually ask you for this information to comply with applicable laws and regulations. If you don't provide us with information when we ask for it, we may need to restrict or close your account.

Keeping your account safe

We'll never ask for your passcode, password, PIN, or other security details. **Never share your security details with anyone, even if they say they work for us.**

If this happens, get in touch with us straight away:

- in the Starling app
- by using the contact details in the 'Getting in touch with each other' section in this document
- by calling 159

To keep your account safe, you must help us by keeping your payment instruments safe. Let us know as soon as possible if you notice anything that doesn't seem right with your account or transactions. You can do this in the Starling app or by using the contact details in the 'Getting in touch with each other' section of this document.

When we say **payment instrument**, we mean something you may use to pay and make transactions from your account that is unique to you. This includes your physical debit card, or a card stored in an e-wallet. It also includes the steps you may need to take to make a transaction, for example using your Starling app and online banking login details, PIN codes, biometrics and other security details.

To keep your payment instruments safe, you must:

- memorise the PIN or password
- not tell anyone (including us) your PIN or password
- use unique PINs and passwords
- use biometric authentication where you can, such as a fingerprint
- not allow anyone else to access your e-wallet where your cards are stored
- set up your devices so that if you lose them, no one else can access your security details or communications from us
- not download and use the Starling app to access your account on anyone else's device

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- not allow anyone else to register their biometrics on your device.

Authorised individuals and Team Access users can use your account through the app and by logging in to online banking. Please make sure your authorised individuals and Team Access users don't share their password or passcode with anyone else, including any other authorised individual.

You must tell us straight away if any of your payment instruments are lost, stolen or somehow compromised.

You should also contact us as soon as possible if you suspect a Team Access user's access or device is lost, stolen or misused, or if you see any unauthorised activity on your account.

You must also tell us straight away if you think someone else is accessing your account fraudulently. You can do this in the app or by using the contact details in the 'Getting in touch with each other' section of this document. You can also lock your card in the app.

For more information on keeping your app and security information safe, please see our business mobile app terms and visit our website.

For information on when we may stop or limit your payment instruments or your account, see the 'When we may stop or limit your account' section.

For more tips and information on keeping your payment instruments safe, please visit our website.

2. How your account works

Who can manage your account and give us instructions

Sole trader

If you're a sole trader, only you will be able to manage the account and give us instructions.

Authorised individuals

For private limited companies and LLPs, authorised individuals can manage your account and give us instructions on your behalf.

All authorised individuals must have the capacity and authority to:

- enter into these general terms and the applicable account schedule
- give us instructions
- manage the account on your behalf

We're entitled to rely on any instruction we receive from an authorised individual without further enquiry. We're not required to verify whether the instructions comply with your internal mandates or corporate restrictions.

You accept sole responsibility for everything an authorised individual does on your account in line with the level of access you've given them.

We won't be liable for any losses you may suffer if we carry out instructions from any authorised individual acting outside the authority you've given them. This includes circumstances where an authorised individual acts with fraudulent or criminal intent.

If an authorised individual breaches the terms of this agreement or any law or regulation, you'll be responsible for any losses, damages or costs we may incur as a result. So please make sure they read the

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agreement and comply with its terms.

Each authorised individual will have equal and full rights to operate the account and any additional services or features.

Authorised individuals can give us instructions independently and directly without the need for approval, knowledge or authorisation from any other authorised individual. **This means, for example, that one authorised individual may withdraw the entire balance of your account.**

We'll rely on the authority of any authorised individual until we receive written notice from you that their authority has been withdrawn, and we have reasonable time to act on the notice.

All authorised individuals will be able to see every transaction made on the account. They'll also be able to access all other features of the Starling app and online banking for the account.

Disputes between authorised individuals

If you tell us about a dispute between authorised individuals, or we become aware of one, we have the right to stop following instructions from any (or all) authorised individuals. We may also require all authorised individuals to confirm any instructions we're given until the dispute is resolved.

Direct Debits will be allowed to continue during a dispute, unless all authorised individuals confirm otherwise in writing. Until the dispute is resolved, we may also stop services that need approval from one authorised individual.

We may also suspend your ability to invite new Team Access users or change existing permissions if we become aware of a dispute between your authorised individuals.

When an authorised individual dies

Please let us know if an authorised individual dies. We'll remove them as an authorised individual on the account as soon as we know of the death and have received the proof we ask for.

We'll continue to accept instructions from surviving authorised individuals who are able to keep acting on your behalf.

You can read more about what to do when an authorised individual dies on our website at www.starlingbank.com/faq/customer-support/bereavement.

Giving others access to your account

What is Team Access?

Team Access is a free, optional additional service. It allows you to give view-only account access to people who help to manage your money, such as accountants, bookkeepers and employees.

You're responsible for all activity and data exported or downloaded within the view-only permissions you grant.

It's your responsibility to monitor and check the app and online banking regularly to make sure any products, additional services, and functions offered through Team Access are appropriate for your users to have access to under their view-only permissions.

What a Team Access user can and can't do

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Team Access allows users to download the Starling app on their device and have view-only access to your accounts.

Team Access users can view and download account details, balances and statements (account and interest). Unless we notify you otherwise in writing, Team Access users can't:

- view personal information of sole traders, authorised individuals or other users
- view conversations you've had with us
- view any other accounts you have which aren't for the business you're giving access to
- complete any financial transactions, including using Spending Spaces
- apply for or manage additional services or lending
- access the chat function
- grant access to another person
- manage authorised individuals or other Team Access users, or change the permissions you set
- bind the bank or you in any contract with a third party

Inviting and granting access to Team Access users

By inviting an eligible person to be a Team Access user, you confirm you have the authority to share account information and that doing so does not breach your constitutional documents or internal policies.

To be eligible to use Team Access, including inviting new users:

- your accounts must be unrestricted
- the person you're inviting must not be a director or limited partner of your business
- no change of control is occurring or has occurred, unless we've completed all required checks of the new owners of the business to our satisfaction
- no dispute has occurred between authorised individuals, or been notified to us, that has not been resolved

We'll only grant the person access once they've passed our checks and you've provided final approval.

We don't endorse or recommend any individual you choose to invite or grant access. We're not responsible for the professional competence or errors of any Team Access user – for example, if an accountant who's given view-only access makes a mistake.

A Team Access user is not a customer of the bank in respect of your business's account. Even if they hold their own account with us, we owe them no duty of care regarding your business.

Managing and removing access

You can add up to 5 Team Access users to your business account. You can add or remove a user in the app at any time.

You must regularly review your Team Access users and their permissions to confirm their access is still required. You must immediately remove a user's access if they no longer work for you or you suspect their access, device, or security details may be compromised.

If you don't remove their access, we'll continue to allow them to view and download your business account information.

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When we can refuse, suspend or remove a user's access

We may refuse, suspend, or remove any user's access immediately and without notice to the user if:

- the user fails our security or verification checks
- we become aware of a dispute between your authorised individuals
- any of the reasons for stopping or limiting your account set out in the 'Keeping your account safe' section apply to the user's activity
- you or we close your account

We'll normally tell you if and why we suspend or remove a user's access, unless we're not allowed to for legal or security reasons.

When a user's access is removed, this will normally take effect immediately.

Your responsibilities for Team Access users

You must make sure each user understands and follows the limits of their access.

If a user has problems using their access, you must contact us directly.

We'll treat any action or request from a Team Access user as if it came directly from you, as long as they're acting within the authority you've granted and told us about. If you don't tell us of any limit on their authority, we'll be entitled to treat them as having no restrictions on the access they may have.

If you remove or change their authority, you should tell us immediately in the app. You'll remain responsible for any actions they take that were in line with their old authority until you notify us of the change.

Once you've notified us in the app that you've removed access, you won't be responsible for their actions if, due to our error, an action or request from them that's outside their authority is actioned.

You must make sure that any Team Access user you invite complies with these terms as if they were a party to them.

You'll be liable to us for any losses, costs, or damages we suffer caused by the actions or omissions of a Team Access user, or your failure to remove their access when required.

If things go wrong

We're not responsible for:

- advice given by your Team Access users – for example, accounting or tax advice
- how your Team Access users use or transfer/store data once exported
- losses if a Team Access user acts outside their authority.

You agree to indemnify us against any third-party claims, losses, or costs we suffer arising from a Team Access user's:

- unlawful or unauthorised use of data
- infringement of our intellectual property
- material breach of this agreement or the app terms

We're not liable for any loss resulting from your failure to remove a Team Access user's access, or for any misuse of data by a Team Access user once it has been downloaded from our systems.

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Third-party providers

A **third-party provider** or **TPP** is a service provider that can access your account information, such as balances or transactions. A TPP can, for example, allow you to see information about all your accounts in one place, or make payments from your account on your behalf.

TPPs need to be authorised to provide their services. By authorising them, you'll need to give them your consent to access your account and provide their services.

To authorise a TPP for your account, you'll first need to pass some security checks. This is so we can make sure it's really you giving the permissions.

Once a TPP has access to the account, we'll treat any instruction we get from them as an instruction from you. The terms of this agreement will still apply, and we'll assume it's you who's authorising us to give access to your account information or make a payment.

You'll be responsible for all payments made using a TPP, so please make sure you use one that's authorised by the Financial Conduct Authority. A TPP should make this clear from the information they give you. You must not give your details to a third party that isn't authorised.

We may refuse, block or stop a TPP's access to your account if:

- we know or reasonably suspect that the TPP is not authorised
- we know or reasonably suspect that the TPP is using or trying to use your account in an unauthorised or fraudulent way
- we reasonably believe that continuing to allow them access could compromise the security of your account or our systems

We'll allow the TPP to access your account again when the reason for stopping access ends. If you remove your consent for a TPP to access your account, we'll tell the TPP that you've done this.

Power of attorney (sole traders only)

Sole traders may be able to give an individual the power to manage their account – this is known as 'power of attorney'. We only accept attorneys that have been granted under a 'lasting power of attorney' and are registered with the Office of the Public Guardian.

A **lasting power of attorney** is a legal document that enables a sole trader (or 'donor') to appoint one or more people (known as 'attorneys' or 'donees') to make decisions on their behalf, even after the sole trader or the donor loses mental capacity.

You'll need to give us certain legal documents – for example, the lasting power of attorney document – and we'll need to carry out some checks before we can grant access and management of the account. We can't let anyone else manage your account until these checks have been completed.

If we find out or are informed that the attorney no longer has a valid lasting power of attorney, we won't accept any instructions from them about your account.

If the sole trader wants to access and manage the account again, we'll need to carry out some additional checks.

Using your Starling debit card

When you open a sole trader account with us, you'll get a debit card.

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When you open a business current account, each of your authorised individuals will get a debit card linked to your account.

Your card allows you to make payments using the money in your account. For example, you can use your card to make payments in-store, online or over the phone. You can also use your card to withdraw money from a cash machine and/or over the counter at Post Office branches.

You may keep your card in an e-wallet. This is a digital wallet where you store an electronic version of your card on a device such as a mobile or tablet, and use it to make payments.

Examples of e-wallets include Apple Pay, Samsung Pay and Google Pay. E-wallets are subject to third-party terms. You can read more about this on our website at www.starlingbank.com/legal/#wallets.

When we refer to **cards**, we also refer to electronic versions of your card saved in e-wallets.

Card limits and blocking your card

We may, at our own initiative, block or limit your card for any of the reasons set out in the 'When we may stop or limit your account' section of these terms.

We may, at our own initiative, also put spending limits and cash withdrawal limits on your card for the same reasons.

In both cases, we'll try to let you know about these changes and agree them with you beforehand, but we may not always be able to. If this isn't possible, we have the right to make the changes without your agreement and will look to tell you about them immediately afterwards.

The maximum amount you can spend in a single contactless card transaction is set by the UK's financial regulators and card schemes like Mastercard and Visa. Your payment will be declined if you go above the limit.

You may ask us to set a lower contactless payment limit through the app. If your payment exceeds the lower limit we've agreed with you, it will be declined unless you remove the lower limit in the app.

You can read more about card limits if you search for 'card limits' on this page of our website: help.starlingbank.com/business.

E-wallet limits

E-wallet payments are subject to limits that apply in addition to any card limits set out in these terms, and they may differ from the limits for your card. You can read more about e-wallet limits on our website at www.starlingbank.com/legal/#wallets.

Each e-wallet provider may set their own limits. E-wallet payments count towards any applicable account limits, and we may refuse or block them for any of the reasons in the 'When we may stop or limit your account' section. An e-wallet payment will be declined if it would exceed any applicable limit.

Organising your money and Spending Spaces

A **Spending Space**, which we'll refer to as a **Space**, is a dedicated pot in your account where you can set money aside from the main part of your account.

Your **main balance** is the money in the main part of your account. It doesn't include money in Spaces.

Your **total account balance** is your main balance, plus any money in your Spaces.

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How Spaces work

You can only create Spaces in certain account types. Please check your account schedule to see if you can create Spaces.

A Space is part of your account – so when you create a Space, you're not opening a new account. If you close your account, your Spaces will also close. For more information, please visit our website at www.starlingbank.com/features/spaces.

When we can take money from your account

Taking money from your account to repay money you owe us

If you owe us money (for example, under a loan, credit card or overdraft), we can take this from any of your accounts with us. This includes any money you have in Spaces. This is called a 'right of set-off'.

We may set off any money we owe you to repay or reduce any money you owe us. We may do this if, for example, we owe you money for a refund, for compensation, or to settle a complaint you've made against us.

We can transfer money directly between your accounts. We can also combine the balances of one or more accounts and then use the combined balance to reduce or repay the amount you owe us. This includes amounts you owe us when a contingent liability becomes an actual liability.

A 'contingent liability' is money you might have to pay us in the future, but only if a specific event happens first. If that event doesn't happen, you don't owe us anything.

Depending on the circumstances, we may let you know before we use our right to set off. But we're not required to give you notice in all instances.

Once the set-off has been processed, we'll always let you know the amount and the date the money was moved.

Cross-currency set-off

When we use our right to set-off, we may use money you hold in any currency to pay a debt you owe us in a different currency.

When we do this, we may convert the required amount in one currency into the currency of the debt, to reduce or repay what you owe us. For example, we may use and convert euros in your euro account into British pounds to reduce or repay an amount you owe us in British pounds.

We'll complete any currency conversions using our internal exchange rate applicable at the time the set-off is processed.

You acknowledge that we're not responsible for any losses you may suffer due to fluctuations in exchange rates between the time the debt became due and the time we exercised our right of set-off.

The exchange rate we'll use is explained in the 'Rates, fees and charges' section of your account schedule. You can also see information about the exchange rate we've applied in the app or on your statements.

We can take any money you owe us from your account even if you've been told by a court to pay a fine or owe money to someone else, unless we receive a court order telling us to set that money aside for someone else.

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Court order or legal instruction

If we're given a court order or legal instructions to hold some or all of your money or pay it to someone else, we won't take what you owe us from this amount.

We can take money from your account if we get a court order or other legal instruction to pay a third party. This includes any money held in Spaces within your account. If we're allowed to tell you, we'll let you know as soon as possible if we need to do this.

If we get a court order or other legal document about your account, including anything to do with payments to third parties, you may have to pay our costs for dealing with this. We can take our costs from your account with or without giving you notice.

Taxes

You're responsible for your own tax obligations, including paying any taxes and costs due on interest or other gains made from your account with us. It's your choice whether to seek independent legal and tax advice.

In some cases, we might have to block access to some money in your account and use this to pay tax authorities. If we're allowed to tell you, we'll let you know as soon as possible if we need to do this.

Interest and fees

Interest we pay on positive balances

For more information about how we calculate and pay interest on positive balances, please see the 'Interest rates' section in the 'Rates, fees and charges' part of your account schedule.

If your account pays interest, we'll pay it gross. This means we'll pay you the interest without taking off the income tax. You're responsible for paying and managing your taxes.

Interest and fees payable on negative balances

For more information about the interest and fees we charge on negative balances, please see the 'Overdraft' section of this document and the 'Interest rates' section of the 'Rates, fees and charges' section of your account schedule.

3. Using your account

When we refer to an **account** in this section, we mean your British pound account(s). If you have an account in a currency other than British pounds, please check the account schedule for information about how to use it.

Payments into your account (British pounds)

You can make a deposit or receive payments into your account in cash, electronically, or by cheque. The tables below explain how you can deposit or receive money into your account and when it will be credited into your account.

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Type of deposit/payment	When you'll get money in your account (subject to the checks we might need to make)
Cash (at the Post Office)	Straight away
Cheque	<p>Cheque imaging (taking a photo of the cheque in the Starling app): if you do this before 3pm on a working day, the money will be available by 11:59pm the next working day – as long as the cheque has passed the clearing process and any required checks.</p> <p>Post: if we receive your cheque before 3pm on a working day, the money will be available by 11:59pm the next working day – as long as the cheque has passed the clearing process and any required checks.</p>
Electronic payments	
Bankers' Automated Clearing System (BACS) payments (e.g. Direct Debits, refunds, or your salary payments)	Up to 3 working days from when the payment was made.
Clearing House Automated Payment System (CHAPS) Payments (e.g. high-value payments)	As soon as we get the money and payment instructions from the sender's bank.
Faster Payments (e.g. instant payments or standing orders to friends and family)	Up to 2 hours.
Nearby Payments (Starling to Starling payments only)	Straight away.

Cash

You can use cash or your debit card to make a payment into your account at a Post Office branch. Not all Post Office branches offer this service, so check if this is available at your branch before you try.

How much cash you can pay into your account through the Post Office will depend on the maximum limits we set on an account from time to time. This includes limits on:

- how much you can pay in on a daily or yearly basis
- how much you can pay based on your limits for other accounts you have

For information on any limits and fees, please check the 'Rates, fees and charges' section of your account schedule.

Cheque

You can pay cheques in your name into your account through one of the following ways:

Digitally

Taking a photo of the cheque in the app. We refer to this as 'cheque imaging'. We can't accept cheques

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above £1,000 through cheque imaging.

When you upload a cheque through cheque imaging, it must be made out to the same name as your account. You must take a clear photo where the whole cheque is visible.

After you upload your cheque, we can still reject it if it doesn't pass our internal checks. Keep your cheque until the full payment has been made to your account. This is in case we don't accept the image and you must send it to us again.

There's a daily limit on the maximum amount you can pay into your account using cheque imaging. You can read more about our cheque deposit limits in the app.

You can send your cheque to the addresses below if we don't accept it through cheque imaging.

By post

By recorded or tracked delivery to:

Starling Bank Operations Team

5th Floor Brunel House

2 Fitzalan Road

Cardiff, Wales

CF24 0FG

Alternatively, you can send a cheque by freepost, by writing 'Freepost STARLING' on the envelope.

You must write your last name and account number on the back of the cheque before sending it to us by post.

We won't accept a cheque that's dated more than 6 months before the day you pay it in. If a cheque is past this deadline, we'll have to reject the payment.

If you're waiting for a cheque to clear, don't try to pay it in using any other method.

Electronic payments

You don't have to do anything for electronic payments coming into your account unless the payment is reversed by the sender. If that were to happen, you'd need to get in touch with the sender for more information.

Nearby Payments

Nearby Payments is a way to send money to other Starling customers who are physically close to you, without needing their bank details.

To receive money this way, you and the person sending the money must both have Starling accounts and compatible phones, as well as working Bluetooth and internet connections. Follow the steps in the app to use this feature.

We won't be responsible if the sender using Nearby Payments sends money to the wrong person, or sends the wrong amount.

Payments out of your account (British pounds)

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You can make payments and withdraw cash from your account as long as you have enough money in it. For more information, please see the 'Having enough money in your account to make a payment' section of these terms.

To make a payment or withdrawal from your account, you need to give us your authorisation. How you authorise a payment will depend on the type of payment and how you make it.

Cash withdrawal

You can take out cash from your account using your physical debit card. You can do this through:

- most cash machines in the UK, 24/7
- most Post Offices – check with the Post Office to see if they offer this service and for their opening times

How much cash you can take out will depend on the daily limits we've set for your account.

You can authorise your cash withdrawal by:

- putting your debit card into a cash machine and entering the PIN
- providing details requested at a Post Office counter and confirming or signing the request, or entering your PIN

You'll then get your cash from the machine as soon as your details are verified.

Debit card

You can use your card to pay for products and services in person, over the phone or online.

You can authorise card payments by:

- presenting your card or device and entering your PIN, or signing if chip and PIN is not available
- holding your card near a contactless payment reader
- providing your card details to an online retailer
- using an e-wallet to release the card details, using a secure method such as biometric details or your device's passcode

When you use your card, the money will leave your account as soon as Mastercard confirms the payment.

Making electronic payments

When you make an electronic payment within the UK, you'll need to enter the details of the account you want to make the payment to. The details will usually include the account holder's name, the account number and sort code.

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Payment system	How it works	Deadline to make the payment	When the money will be received (subject to any checks we need to make and approvals)
Clearing House Automated Payment System (CHAPS) payments (e.g. high-value payments)	<p>You can authorise and make a CHAPS payment in the app.</p> <p>We charge a fee for making CHAPS payments. You can find out how much this is in the 'Rates, fees and charges' section of your account schedule.</p>	Before 3pm on a working day. If you ask us to send a payment after this time, we'll make the payment on the next working day.	On the same day it leaves your account.
Faster Payments (e.g. immediate payments or standing orders to friends and family)	You can authorise and make a Faster Payment in the app and online banking.	No deadline.	Up to 2 hours.
Nearby Payments	<p>To send money using Nearby Payments, you and the person you're sending the money to must both have Starling accounts and compatible phones, as well as working Bluetooth and internet connections. Follow the steps in the app to use this feature.</p> <p>We won't be responsible if you can't find the person you want to send money to on the Nearby Payments section in the app.</p>	No deadline.	Straight away.

Future-dated payments out of your account

You can ask us to schedule a one-off payment or a series of payments to be made on a future date. For example, you can set up a standing order, Direct Debit, or a recurring card payment – also known as 'continuous payment authority'.

We'll treat your instruction to make a future-dated payment as having been received on the actual date the payment is due to leave your account.

The deadline shown below is the latest time you can ask us to make a future-dated payment. If you ask us to make a payment after the deadline, we won't start processing it until the next working day. The timings in the table below will then start from that day.

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Payment type	How it works	Deadline to make the payment	When the money will be received (subject to any checks and approvals we need to make)
Recurring card payments	You can authorise a third party to use your card details to make payments from time to time.	No deadline.	Straight away.
Bankers' Automated Clearing System (BACS) payments, for example Direct Debits (where another person or business takes money from your account – like a utility bill)	You'll need to complete a Direct Debit mandate from whoever you're setting up a Direct Debit with. Direct Debits can be paperless, where you give your bank details to a third party electronically and allow them to take money from your account. Or you can set them up by completing and signing a paper form.	You need to have enough money in your account to make the payment before 4pm on the day the payment is due.	Generally within 1 working day from when it leaves your account.
Standing orders and one-off future-dated payments (uses Faster Payments)	When you set up a payment for a future date in the app or online banking, using the payee's name, sort code and payment date. We'll treat your instruction as having been received on the date the payment is due.	You need to have the money in your account by 11:45pm on the day the payment is due to leave your account.	Up to 2 hours.

If there's a problem with your Direct Debits, you have rights under the UK Direct Debit Guarantee. You can find more information at www.directdebit.co.uk/direct-debit-explained/direct-debit-guarantee.

For information about Direct Debits and standing orders, and how to set them up, please see our website at www.starlingbank.com/resources/banking/what-are-direct-debits-and-standing-orders.

Confirmation of Payee (Faster Payments and CHAPS)

For payments you make and receive within the UK, we participate in the Confirmation of Payee (CoP) name checking service. This means when you set up a new payee in the app or on online banking, we check the payee's name and account type (business or personal) against the name and account details the other bank has for them.

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CoP helps to prevent fraud and make sure payments don't go to the wrong account. The check may produce a match, close match or no match, or be unavailable. We'll always ask you if you want to continue with the payment after the check is done.

You must read and act on any warnings you're given when trying to make a payment. This includes any warnings related to fraud or scams.

If you're not sure about making a payment, stop and get in touch with us instead. You can do this using the contact details in the 'Getting in touch with each other' section of these terms.

Please make sure the details you provide are clear, complete and correct before making a payment. If the details are wrong, we might not be able to process a payment or send it on time.

If you give us the wrong information when telling us to make a payment and that money goes to the wrong account, we'll try to help you get that money back. But we can't promise we'll be able to do this.

We won't be responsible for any losses you might suffer, including the money you sent, because of you giving us the wrong payment information. An exception to this might be if you make a payment to someone you weren't intending to pay because of an 'Authorised Push Payment' (APP) scam.

If the payee has moved their current account to another bank using the Current Account Switch Service (CASS), we'll update their new sort code and account number so that the payment reaches the right account. We won't notify you if we do this.

Sometimes, we may ask you to complete two different security checks before we make a payment. For example, some transactions might need a passcode or for you to use biometric data, such as a fingerprint.

Having enough money in your account to make a payment

You can make payments from the main part of your account or from a Space.

If you want to make a payment from the main part of your account, you must have enough money in it (or have an arranged overdraft) to cover the full payment amount.

To make a payment from a Spending Space, you must have enough money in it to cover the full payment amount.

We won't automatically move money between the main part of your account and your Space(s) to cover a payment.

Example

You set up a Direct Debit for £10 a month to come out of the main part of your account.

On the day your Direct Debit is due, the balance in the main part of your account is zero and you have £10 in a Space.

Because you set up the Direct Debit to come out of the main part of your account and the main balance is zero, the payment will be rejected.

We won't automatically move the £10 you have in your Space to cover the Direct Debit payment.

To check if you have enough money to cover a payment from the main part of your account or a Space (as applicable), we'll look at:

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- the balance in the main part of your account or relevant Space (as applicable)
- any credit you have available under an arranged overdraft with us (for payments out of your main balance only)
- any cheques paid into your account, as long as they're cleared and the money is available to spend
- any payments you've made which are still pending
- any limits that apply to your account

If you don't have enough money to make a payment from the main part of your account or a Space (as applicable), we may reject the payment. Whether a payment is rejected or allowed depends on several factors, including the type of payment.

We may sometimes still allow the payment, even if you don't have enough money to cover it. This will put you in an unarranged overdraft – see the 'Borrowing money through your account' section of these terms for more information about what this means.

Payments into your account in a foreign currency

For payments into your account that are not in British pounds, we'll convert the foreign currency into British pounds using our inbound exchange rate.

You can find details of our inbound exchange rate in the 'Rates, fees and charges' section of your account schedule, on our website, and in the app.

We only accept payments into your account in certain currencies. To find out more about the currencies we accept, please check your international account details section in the app.

When you receive a payment from outside the UK or in a foreign currency, other third-party banks often help the money reach us. These banks may deduct their own charges, which means the amount you receive might be less than what was originally sent.

When will a foreign currency payment reach your account?

Payment type	When the money will normally reach your account
Cash	We don't accept foreign-currency cash into your account.
Cheque	We don't accept foreign-currency cheques into your account.
Electronic payments	Depending on any checks we need to carry out: <ul style="list-style-type: none">• If you've been sent euros, the money will be available in your account in British pounds as soon as we've received the money from the sender's bank.• If you receive any other currency, you'll receive the money in British pounds on the same working day that we receive the foreign currency from the sender's bank.

Payments out of your account in a foreign currency

Electronic payments

You can make payments in a foreign currency from your account through the app. If you do this, we'll

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convert the money in your account into the foreign currency of the payment.

We'll show you the applicable exchange rate used for this conversion at the time you're about to make the payment in the app. You can find details of our exchange rates in the 'Rates, fees and charges' section of your account schedule, on our website, and in the app.

Exchange rates will vary depending on a few factors, including:

- the currency that needs to be converted (the amount of British pounds you wish to send)
- the currency of the payment (the currency the British pounds will be converted into)
- any changes to the market

The exchange rate we show you and apply when you make a foreign-currency payment will reflect any changes based on the factors above. You'll only be charged fees that we've told you about. We'll show our fees in the app before you authorise the payment.

Other companies and banks may be involved in processing the payment. This means there may be delays or extra fees. It may also mean the person you're paying gets less money than expected, or that it may take longer.

We aren't responsible for any extra charges or delays, but we'll always try to give you the most accurate information about a payment before you make it.

Information we need to make an electronic foreign-currency payment

If you make an electronic payment in a foreign currency including euros using the Single European Payments Area (SEPA) network, you'll need to give us:

- the full name and address of the person or business you're paying
- the international bank account number (IBAN) or account number, as applicable
- the bank identifier code (BIC) – this doesn't apply if you're sending money from a Starling euro business current account

SEPA is a system that allows you to make transfers and Direct Debit payments in euros to recipients in the SEPA region. The SEPA region includes the member states of the European Union and some other territories, as well as the UK.

Please make sure the details above are correct before you make a payment. If you put in the wrong details, we can try to help you recover your money but we can't guarantee we'll be able to. We may also charge you a fee to cover the costs of trying to recover the money for you.

If we can't get your money back, you can contact us in the app or by email for more information. We'll only give you the information we're allowed to by law.

Cut-off times for electronic foreign currency payments

Payment destination or type	Cut-off time (UK time)	When it's expected to reach the person you're paying (subject to any checks we might need to make)
To accounts in the European Economic Area in euros	Before 1:50pm	Usually within 1 working day.

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Payment destination or type	Cut-off time (UK time)	When it's expected to reach the person you're paying (subject to any checks we might need to make)
SEPA Credit Transfer (euro payments between SEPA banks, including UK banks)	Before 2:15pm	Usually within 1 working day.
All other international payments (payments in foreign currencies outside of the UK and EEA)	This will depend on the currency and payment method. You can make this payment in the app.	Usually within 1 to 3 working days, but this can vary depending on the currency and where you're sending money.

If we receive your payment request after the cut-off time, we'll process it on the next working day.

Card payments (including cash withdrawals)

Taking out cash abroad or making payments in a foreign currency

For card payments out of your account that are not in British pounds (either through cash withdrawal or to make a payment), Mastercard will convert the foreign currency of the card transaction to British pounds using the Mastercard exchange rate. You can find this rate on the Mastercard website at www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html.

You might be asked to choose between making a payment in British pounds or another currency. If you choose British pounds, the person or business you're paying (or their bank) will apply their own exchange rate to the money. They may also charge a fee for this.

Cancelling a payment

If you need to cancel a payment, we'll try to help you. The deadline for notifying us will depend on the type of payment, as set out in the following table. After the deadline, we won't be able to stop the payment.

Type of payment	Deadline to tell us you want to cancel	How to cancel
Immediate payments	We can't cancel or change immediate payments, such as electronic payments.	We can't cancel this type of payment.
Standing order (uses Faster Payments or SEPA Credit Transfers)	You can cancel a standing order up to the end of the working day before the payment is due to be taken.	Send us a cancellation request in the app or through online banking.
BACS Direct Debit (between accounts in the UK)	Any time up to the end of the working day before the day the payment is due to be taken. If you cancel a Direct Debit and it's still taken, provided we've received all the information we need from you, we'll treat it as unauthorised and give you a refund straight away.	You can cancel a Direct Debit in the app. Alternatively, send us a cancellation request through online banking. You should also inform the person/business taking the payment.

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Type of payment	Deadline to tell us you want to cancel	How to cancel
SEPA core Direct Debits	Any time up to the end of the working day before the payment is due to be taken.	You should inform the person or business taking the payment to make sure they cancel this payment.
Recurring card payment	Any time up to the end of the working day before the payment is due to be taken.	Send us a cancellation request in the app or through online banking. You should also inform the person/business taking the payment to make sure they cancel it as well.
Other electronic payments scheduled for a future date	Any time up to the end of the working day before the payment is due to be taken.	Send us a cancellation request in the app or through online banking.

When we may not make a payment

We'll usually make your payments as normal. But we can reject a payment if:

- we think the request didn't come from you, a TPP, or someone who manages your account for you
- we think a payment request is being made as part of a scam, fraud, or other kind of crime, or we think there's a high risk of it being involved in any of these things
- the payment instructions you gave us are unclear or incomplete
- the payment is higher than the overdraft cap you set for your arranged overdraft, as defined and explained in your arranged overdraft agreement
- we think you're committing fraud or trying to make a payment for illegal reasons
- we can't follow your instructions for a payment because it would mean us breaking a rule, law, regulation or other duty that applies to us.
- you've asked us to send the payment in a particular way and the receiving bank doesn't accept that method
- there's a limit on your account that doesn't let us make a payment – for example, your payment might be higher than the daily or yearly payment limit we've put on your account
- the payment can't be completed within the time limit required by law, even after multiple attempts
- you've broken the terms of this agreement
- you didn't pass the extra verification steps we asked you to take
- there isn't enough money available in the main balance of your account. This includes any arranged overdraft we've given you but excludes any money in your Spaces
- your account is already in an unarranged overdraft
- the payment is from a specific Spending Space and there isn't enough money in it to make the payment
- someone else has rights over the money in your account
- your account is subject to a freezing order or other court order
- you want to make a high-risk payment – for example, a payment related to cryptocurrency
- we've ended your arranged overdraft or are entitled to end it, and the payment would leave your account overdrawn

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- we reasonably believe it might expose us, or Starling Group, to legal action or reputational risk
- the type of payment you're trying to make or the payment instrument you're using is not available to us, or we've withdrawn it
- you operate your account while you're in certain countries. This may also mean we have to later close your account
- you include offensive, abusive or threatening words in the references you give with your payment instruction

We'll let you know as soon as possible if we refuse to make a payment, including a non-card payment such as a Direct Debit or standing order. You can contact us to find out why we refused a payment and how to correct any mistakes in the payment instruction, unless we're not allowed to give you this information for legal reasons.

We'll only process a non-card payment (such as a Direct Debit or standing order) once the reason for the refusal has been resolved.

Holding a payment for legal, security or regulatory reasons

We may hold a payment you've told us to make if:

- we need to protect you or your account, for example from fraud
- we need to hold the payment for legal reasons
- you didn't pass the extra verification steps we asked you to take

We won't be liable for any loss you suffer where we hold a payment in good faith, including to comply with law, regulation, sanctions or law-enforcement requirements, or while we make, consider or act on a suspicion or report.

We'll lift any hold and process or release the money promptly once we reasonably consider that the hold is no longer appropriate.

Delaying a payment while we carry out fraud checks

We can delay processing CHAPS payments, standing orders and Faster Payments in British pounds sent to another UK account. We may do this if we suspect fraud or we think you've been scammed into making the payment.

If we delay a payment, we'll contact you to let you know and tell you why we're doing it. We'll ask you for any information we need, or anything we need you to do, to help us confirm the payment isn't a scam. We may not be able to contact you if we can't for legal reasons.

We'll only delay the payment for as long as necessary to make these checks, but it will be no longer than 4 working days. If we delay a payment to run fraud checks, we'll refund any interest or charges you've had to pay because of the wait – even if we eventually decide the payment can't be sent.

When we may stop or limit your account

We may stop or limit certain functionalities or aspects of your account on reasonable grounds relating to:

- the security of a payment instrument
- the suspected unauthorised or fraudulent use of a payment instrument
- a payment instrument linked to an arranged overdraft, where there's a significantly increased risk that you may not be able to repay what you owe. This might mean you can't use payment

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instruments, spend or take out money

If you haven't provided information we've requested, we may stop or limit the use of your entire account until you respond. We may do this on reasonable grounds relating to:

- the security of a payment instrument
- the suspected unauthorised or fraudulent use of a payment instrument
- a payment instrument linked to an arranged overdraft, where there's a significantly increased risk that you may not be able to repay what you owe

We may temporarily or permanently limit or stop payments from your account where you've entered into an agreed debt management or forbearance arrangement due to struggling to repay money you owe us (for example, a loan or overdraft). We'll make and keep this restriction only for as long as reasonably necessary to comply with any debt management requirements.

We're not responsible for any money you lose or any other inconvenience that results from limiting or stopping your account, as long as we've acted reasonably, lawfully and in line with these terms.

When we may stop or limit your payment instrument

We may temporarily or permanently stop or limit one or more of your payment instruments for the reasons set out below.

If we think your account isn't safe

- Someone else is using your account or your payment instrument without you knowing.
- You've lost a payment instrument.
- Your account security has been compromised, or we find that someone's been misusing your account or any of your payment instruments.
- We have to for legal or regulatory reasons, such as following a court order.
- You or your authorised individuals die, and there are no surviving authorised individuals to operate the account.
- We think it's reasonable to do so to protect your account.

If we think you're misusing your account or payment instruments

- We believe you may be using your account for illegal activities or to commit fraud.
- We think you or someone else might be misusing any services or features we offer. For example, if you're ordering multiple card replacements within a short period of time.
- We believe you may be using your account in a way that breaches our eligibility criteria. For example, where we believe you may be using your business account for personal purposes, which breaches our eligibility criteria.
- We reasonably believe you're unlikely to repay the money you owe us. For example, an overdraft or a loan.

Unless it would compromise reasonable security measures or is otherwise unlawful, we'll tell you before we limit or stop your payment instrument, as well as why we're doing this and what you can do to fix it.

We may not always be allowed to tell you (either before or after) if we limit or stop your payment instrument, or how long this will be for, if it would compromise reasonable security measures or is otherwise unlawful. If we can't tell you before, we'll get in touch as soon as possible to let you know why we've stopped features of your account and, where possible, for how long this will be for.

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We'll lift any limits on the payment instrument or replace it with a new payment instrument as soon as possible after the reasons for stopping or limiting its use have been resolved.

We're not responsible for any money you lose or any other inconvenience that results from limiting or stopping your payment instrument, as long as we've acted reasonably, lawfully and in line with these terms.

4. If something goes wrong

You must let us know as soon as you can if there's a problem with a payment. You can contact us using the details in the 'Getting in touch with each other' section of these terms. If you delay letting us know, this may affect how we refund the payment.

When we process payments you authorise, we're not required to assess their purpose or suitability. We're also not obliged to monitor, investigate or block authorised payments unless we're required to by law.

We may, at our discretion, query or block a particular payment if permitted under these terms or by law – but if we do, it doesn't mean we'll do the same for other payments.

This does not affect your rights to refunds for unauthorised or incorrectly executed payments where the law requires it.

If you give us incorrect account details

If you give us incorrect account details – for example, the wrong account number or sort-code – and we make the payment, we won't give you a refund. We'll try to get your money back from the payee. We may charge you a reasonable cost for doing this.

If we can't get your money back, you can try to get it back yourself. If you ask us, we can ask the payee's bank for the relevant information about the payment and share this with you.

An exception to this might be if you make a payment to someone you weren't intending to pay as a result of an Authorised Push Payment (APP) scam. For more information, please see the 'If you've been the victim of an Authorised Push Payment (APP) scam' section.

If we made a mistake with a payment or made a late payment

If you notice we made a mistake with a payment or a payment is late, you must tell us as soon as possible using the contact details in the 'Getting in touch with each other' section of these terms.

If you tell us about the mistake or late payment within 13 months from the payment date, we may refund you as set out in the table below. If you don't tell us in time, we won't give you a refund.

Our mistake	What we'll do
We sent a payment to the wrong account.	We'll refund the amount to your account.
We sent more money than we should have.	We'll refund the difference as soon as possible.
We sent less money than we should have.	We'll send the rest of the money to the payee as soon as possible.

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Our mistake	What we'll do
We take longer to make a payment to the payee than we should have.	You can ask us to contact the payee's bank and ask for the payment to be treated as if it arrived at the right time for the type of payment used. This means the payee won't lose out on interest or pay any extra charges.
We don't credit a payment to your account when we should have.	We'll credit your account straight away. Once credited, we'll treat the payment as if it arrived at the right time. This means you won't lose out on any interest you may be due. You may also be entitled to claim back any fees or charges you paid as a result of the delay.

If you ask us to, we'll try to trace the mistaken payment immediately and without charge. We'll let you know the outcome as soon as possible.

If your payment has been rejected or is taking extra time, we'll try to help you get your money back. If it's our fault your payment failed, we'll return the money to your account including any conversion costs and interest or charges you incur because of our error.

If we can show that the payee's bank did actually receive the correct payment on time, the payee's bank will be responsible for any issues with the payment.

If a payment you were expecting to receive is missing, late or incorrect, and we can show you and the payer's bank that we processed it correctly and are not responsible, we won't refund you for that payment. The payer's bank will be responsible for any issues with the payment and you should contact the person that sent the payment.

If we're not responsible and we can return the money to your account, we may need to convert the money back into the currency your account is in (for example, British pounds). You might get back less money than you originally paid because of this.

If a foreign-currency payment you've sent is returned or must be reversed, we'll convert the money back into your account in British pounds using our inbound exchange rate at that time. We aren't responsible for any loss you might suffer due to market exchange rate changes between the original payment and the date it's returned.

If there's an error with a Direct Debit in British pounds, you may be entitled to a refund either from us or from the merchant under the Direct Debit Guarantee.

If someone makes an unauthorised payment from your account

You must tell us straight away if you or any authorised individual notice any payments you didn't authorise. You should use the contact details in the 'Getting in touch with each other' section.

If you tell us about an unauthorised payment within 13 months of the payment date, we may be able to refund you as set out in the table below.

You must also tell us if you think someone else has access to your account, your security details aren't safe, or you've been a victim of fraud. We may ask you for more information to understand the situation and what we can do to get your money back. You must give us the details we ask for as soon as possible, so we can act quickly.

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We'll normally refund you by the end of the next working day after you've told us about the unauthorised payment. We may take longer to refund you if the payment was made from an arranged overdraft on your account, or we think there might be fraud.

If we refund you, we'll repay any interest and charges on the payment. We'll also pay any interest we should have paid on the amount.

What happened?	What will we do about it?
A payment was made that you didn't authorise and you reported it within 13 months.	We'll refund you the full amount (no later than the end of the next working day) and restore your account to how it would have been if the unauthorised payment hadn't happened.
You've acted fraudulently.	We won't refund you.
You've purposely failed to keep your payment instrument safe, or were grossly negligent in keeping your payment instrument safe.	We won't refund you.
You've purposely, or with gross negligence, failed to inform us quickly that: <ul style="list-style-type: none"> • you've lost your payment instrument; or • your account has been compromised; or • a payment that you don't recognise has been made from your account; or • you think any of the above has happened 	We won't refund you for any payments that happened before you let us know.
A payment was made before you told us your payment instrument was lost, stolen or used by someone else.	<ul style="list-style-type: none"> • If you found out about the payment or knew your payment instrument or security details were compromised, and you didn't tell us quickly, you may be responsible for all of those payments. • If you didn't know, we'll refund you, but depending on the circumstances you may be responsible for up to £35.
A payment was made after you told us your payment instrument was lost, stolen or used by someone else.	We'll refund you for amounts charged after you tell us you think your payment instrument or security details have been compromised.
A payment is made that you didn't authorise, and we didn't do any checks to make sure it was you making the payment.	We'll refund you.
A payment is made that you didn't authorise, and we didn't give you our contact details so you could let us know someone else has access to your payment instrument. The same applies if we didn't tell you how to let us know your payment instrument had been lost or stolen.	We'll refund you.

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What happened?	What will we do about it?
We don't stop a payment after you've told us you think someone else has access to your account details or your payment instrument has been lost or stolen.	We'll refund you.
A payment is made that you didn't authorise, and strong customer authentication is required by law (for example, when initiating an electronic payment transaction) but we failed to require it.	We'll refund you.
An unauthorised payment was made for a distance (remote) purchase – for example, online or in-app – using your payment instrument or credentials.	We'll refund you.
Sole traders only: unauthorised use of your overdraft by someone else who is not acting on your behalf.	We won't hold you responsible for the debt that arises solely from that unauthorised use. We'll refund the amount, together with any related interest and fees, and restore your account to how it would have been if the unauthorised payment hadn't happened.

Reversing a refund

If we refund a payment and discover later that we shouldn't have, we can take this amount back from any part of your account, including Spending Spaces. If you don't have enough money in your account when we do this, your account might go into an unarranged overdraft.

If you've been the victim of an Authorised Push Payment (APP) scam

You must read and act on any warnings you're given when trying to make a payment. This includes any warnings related to fraud or scams. You must answer all payment questions honestly and accurately. This will help stop you from falling victim to a possible scam.

An APP scam occurs when someone fraudulently or dishonestly manipulates, deceives or persuades you into transferring money in British pounds, using Faster Payments or CHAPS, to a UK account that you don't control. This happens when:

- the person receiving the money isn't who you intended to pay; or
- the payment is not for the reason you intended

It's not an APP scam if:

- you're party to the fraud or dishonesty relating to the payment; or
- the payment is to an account that's not covered by the rules for APP scam reimbursement

You'll normally be entitled to a full refund if you're an eligible customer and made the payment as a result of an APP scam.

For our business customers, an eligible customer means a customer who is a micro-enterprise. A micro-enterprise is a business that employs fewer than 10 employees and has an annual turnover or balance sheet total that's less than €2,000,000 or the equivalent in British pounds.

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What you should do if you think you're a victim of an APP scam

If you realise or suspect that you've been the victim of an APP scam, let us know as soon as possible using the details in the 'Getting in touch with each other' section. You'll need to tell us the details of your claim, including details of at least one payment you've made as a result of the APP scam.

Deadline to report an APP scam

To receive a refund, you'll need to report the scam within 13 months after you made the payment. If the APP scam resulted in you making more than one payment, the 13-month deadline to notify us begins from the date of the last payment you made.

We may decide to refund you if you report the APP scam more than 13 months after the date of the final payment, but we're not required to. If we do decide to refund you for a claim made after the 13-month deadline, it does not mean we'll do this again if you're the victim of another APP scam in the future.

Refund rights and obligations

If you're eligible, we'll normally give you a full refund if you've been a victim of an APP scam. But this is subject to reimbursement scheme eligibility criteria, maximum reimbursement limits and any excess we may charge.

Maximum reimbursement limit

The Payment Systems Regulator (PSR) sets a maximum reimbursement limit for Faster Payments, which it publishes on its website at <https://www.psr.org.uk>. This link will take you to a third-party website.

The Bank of England sets a maximum reimbursement limit for CHAPS, as set out in its reimbursement rules at <https://www.bankofengland.co.uk/-/media/boe/files/payments/chaps/chaps-reimbursement--rules-annex-1.pdf>. This link will take you to a third-party website.

If you've been the victim of an APP scam, we'll let you know what the limit is at the time you make a claim.

We may decide to refund you above the maximum limit, but we don't have to. We'll decide this on a case-by-case basis. If we do decide to refund you above the maximum level, it does not mean we'll do this again if you're the victim of another APP scam in the future.

Excess

We may apply an 'excess' to your refund, which is an amount we're allowed to deduct from the sum we refund to you.

The PSR and the Bank of England set the maximum amount of excess for Faster Payments and CHAPS (respectively) we can charge and publish it on their websites as set out above. If you've been the victim of an APP scam, we'll let you know what the excess is at the time you make a claim for a refund.

We'll consider whether to apply an excess when you submit your claim for a refund. We recognise that some customers may have been vulnerable consumers when they made a reimbursable APP scam payment, which may have materially affected their ability to protect themselves from the scam. In these cases, we may decide not to apply the excess.

When you won't be entitled to a refund

There may be times when a scam has happened but you're not entitled to a refund under the APP rules. This includes if:

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- the payment was made using your debit card, cheques or cash
- the payment was sent to an account in the UK that you control
- the payment was sent outside the UK

You won't be eligible for a refund if you've acted fraudulently, or you've failed to do one or more of the following things and we can prove that this was because you've been grossly negligent:

- You made a payment after we and/or the police or the National Crime Agency tried to intervene. This includes warnings from us that a particular payment was likely to be an APP scam.
- You didn't report the APP scam to us quickly and within the 13-month deadline.
- You didn't respond to our requests for information we needed to assess your claim.
- You didn't agree to report the APP scam to the police or the National Crime Agency when we asked, or you didn't agree to us making a report on your behalf, once you made a claim to us for a refund.

If you've been the victim of an APP scam and you haven't taken these steps (as applicable), you should still contact us as soon as possible. We'll discuss what happened with you and let you know if you can still get a refund or not. We recognise that because of your personal circumstances, there might be reasons why you haven't done these things.

What happened?	What will we do about it?
You committed fraud or made a payment for unlawful purposes.	We won't be able to help.
You've acted with gross negligence by failing to take all reasonable steps to act on warnings from us and/or by the police or the National Crime Agency. This includes warnings from us that a particular intended payment is likely to be an APP scam.	We may not refund you. You should contact us as soon as you can to discuss what happened.
You've acted with gross negligence by failing to report the APP scam to us quickly and within the 13-month deadline.	We may not refund you. You should contact us as soon as you can to discuss what happened.
You've acted with gross negligence by failing to respond to any requests from us for information we need to assess your claim.	We may not refund you. You should contact us as soon as you can to discuss what happened.
You've failed to agree to report the APP scam to the police or the National Crime Agency if we ask you to, or failed to agree to us making a report on your behalf, once you've made a claim to us for a refund.	We may not refund you. You should contact us as soon as you can to discuss what happened.
You made a Faster Payment or CHAPS transfer as a result of an APP scam, and you let us know within 13 months and followed the requirements set out in this document.	We'll refund you, subject to the maximum reimbursement limits and the excess.

What happens if you're eligible for a refund

If you've been the victim of an APP scam and are eligible for a refund, we'll usually refund the payments you made as a result of the scam within 5 working days of receiving and assessing your claim.

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It may take longer for us to refund you if we've requested information to assess the claim and we're waiting for a response. If this is the case, we'll try to keep you up to date with the progress of your claim where possible. As soon as we receive a response, the 5-working-day deadline resumes.

We'll close your claim, either by making a refund or refusing the claim and explaining our reasons, before the end of the 35th working day following your report to us of the APP scam.

If you lose any money that we could get back from another person – for example, through fraud or a scam – you agree to let us recover the money. We'll decide who we recover any lost money from.

You must not do anything that will affect our right to recover any lost money, or we might hold you responsible. You also agree to help us where you can – for example, by giving us any information we ask for.

For more information about how to protect yourself from APP scams, visit our website at <https://www.starlingbank.com/blog/protecting-yourself-from-app-fraud/>

Payments made into your account by mistake

If someone makes a payment into your account by mistake, we may take it back straight away, or freeze the amount so you can't spend it. We can do this without telling you, but we'll usually let you know first.

This could include, for example, where money has been transferred to you as the result of an APP scam. If this happens, we can take the money back even if you didn't know about the scam and were not a part of it.

If you don't have enough money in your account (including in a Spending Space or an arranged overdraft) to cover the return of a payment made by mistake into your account, you may go into an unarranged overdraft. Please see the 'Borrowing money through your account' section for more information.

If someone (or their bank) tells us they've made a payment into your account by mistake

We'll try to check with you before we return the money. But we might not do this if we have a legal obligation to return the money and notifying you isn't possible or practical.

Depending on the information the sending bank provides, we may not need your permission to return the payment. If you disagree, we may need proof from you to show you were expecting the payment. We may share this information with the sender's bank.

We might also limit your account for 20 working days so that you can't spend the money. We'll only do this if we're told about the payment within 2 months of it being made into your account.

If you were charged more than you were expecting

If you approved a payment before you knew what the final amount was going to be, you can ask us to return the money if:

- the amount charged was higher than you reasonably expected to pay; and
- you ask us to make the refund within 8 weeks of the payment being made

We'll decide within 10 working days whether or not to refund you, although we might need to ask you for more information first.

If we do ask you for more information, we'll decide within 10 working days of getting the information from you.

We'll base our decision on our agreement, the information we have about your previous spending patterns, and any other relevant information.

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If we decide not to refund you, we'll explain the reasons for our decision. If you're not happy with our decision, you can make a complaint to us about this.

If you're not happy with the outcome of your complaint, you can refer it to the Financial Ombudsman Service. You can read more about how to do this in the 'Making a complaint' section.

We won't refund you if you approved the payment directly with us. We also won't refund you if we or the person you were paying shared information about the payment with you at least 4 weeks before the payment was made.

When we can't help

We'll always do our best to help you if something goes wrong. But, as long as we've acted in line with the terms of this agreement, we won't be held legally responsible (including for any money you lose) if any of the following happens:

- We couldn't accept a cheque you sent us through cheque imaging.
- We have to block or cancel your card.
- You've hit your contactless limit and a payment is still successful.
- We refuse to send or replace a card.
- We limit how you can use your card.
- We find that you've committed fraud or acted negligently.
- We close your account.
- We stop or limit certain functionalities or aspects of your account, such as your ability to use payment instruments, spend or take out money.
- We can't provide our usual service because of a regulatory requirement.
- We couldn't have predicted the loss under the agreement and we're not liable for any indirect or consequential losses arising from it.
- We haven't followed your instructions or have delayed acting on your instructions for reasons we've described in this document.
- We allow or reject a payment despite any card controls you've set. For example, we're not responsible if you set a block on certain types of transactions and we allow the payment because we couldn't prevent it from being processed.
- We can't provide our usual service due to unusual circumstances out of our control, such as strikes, network errors, terrorist activity or a problem with another bank's payment system.
- A seller doesn't accept your card.
- You haven't given us information we've asked for, or you've given us incorrect information.
- You can't use or access the app or online banking.
- You haven't followed the fraud and scam warnings we've shown you.
- The law sets a different limit on our liability.
- You claim for business-related losses – for example, a loss of profit, interruptions to business, lost opportunities or damage to goodwill, etc.

We won't be responsible for any losses or delays in processing payments in foreign currencies (such as euros or US dollars) where the delay or failure is caused by abnormal or unforeseeable circumstances beyond our control. This includes, but is not limited to:

- breakdowns or failures in international communication networks or payment systems

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- interruptions caused by third-party intermediary banks involved in the international payment chain
- any local foreign exchange restrictions or regulatory requirements imposed in the country of the currency's origin

5. Borrowing money through your account

Arranged overdrafts

An arranged overdraft is a borrowing amount or limit on your account that we agree with you in advance. If an arranged overdraft is available on your account, you can contact us for more details and we'll discuss if it's something we can offer to you.

Our decision to offer you an arranged overdraft, and the amount, will depend on your eligibility. If we offer you an arranged overdraft, we'll send you a separate agreement. You'll find your overdraft limit and the interest rate that applies in that document. You can also view your arranged overdraft limit and overdraft interest rate on the app.

Arranged overdrafts are 'repayable on demand'. This means that we can ask you to repay some or all of your arranged overdraft at any time.

When you're using your arranged overdraft, you must make regular payments into your account. If you don't make regular payments to stay within your overdraft limit, we may stop or limit your account. Please see the 'When we may stop or limit your account' section.

Arranged overdrafts should only be used for occasional short-term borrowing. If your borrowing needs are long-term or frequent, please contact us to discuss your financial situation. An arranged overdraft may not always be the cheapest borrowing option available.

Unarranged overdrafts

An unarranged overdraft is a form of borrowing that we haven't agreed with you in advance. We don't charge interest or fees on unarranged overdrafts.

You may go into an unarranged overdraft when a payment or deduction is made from your account and you don't have enough money in your account to cover it. You may also go into an unarranged overdraft if you exceed your arranged overdraft limit.

We don't usually allow payments that will make you go into an unarranged overdraft, but on the rare occasions it does happen, you must repay the unarranged overdraft on demand. We'll send you an alert in the app to tell you when you've gone into an unarranged overdraft and ask you to add money to your account.

Continued use of an unarranged overdraft can negatively impact your credit score and may make it harder for you to borrow money in the future.

Who's responsible for paying back money you borrow

Who pays back the money depends on the type of business structure you use and what we've agreed with you. But it usually works like this::

Type of business structure	Who's responsible for paying back money you borrow
Sole trader	You're personally responsible.

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Type of business structure	Who's responsible for paying back money you borrow
Private limited company	The company is responsible.
Limited liability partnership	The limited liability partnership is responsible.

If you're having financial troubles, please let us know so we can help. Visit our website, or contact us using the details in the 'Getting in touch with each other' section of these terms.

If you'd prefer to speak to someone independent, there's help available. Business Debtline offers free advice over the phone or online. You can call them on 0800 197 6026 or go to businessdebtline.org.

6. When we can make changes to your agreement

This agreement doesn't have a fixed end date. Because of this, we may need to make changes to it from time to time.

Reasons why we might make changes

While this isn't a complete list, we may need to make changes to the agreement if:

- we make changes to charges, fees, exchange rates and interest rates
- a new product or service has been added or an existing service has changed
- a new technology or payment system has been introduced
- we're withdrawing a service or type of account
- we've changed our processes or systems. For example, we change how you can contact us
- there's been a change to regulatory requirements, laws, industry codes or guidance, or we expect there to be changes to these
- the cost of our funding changes. This is likely to be out of our direct control – for example, the Bank of England interest rate may change
- we want to make a benefit available to you, such as making a change to give you a better interest rate
- we want to make the agreement clearer for you
- we need to correct any minor typos or formatting
- we want to make the agreement more favourable to you
- we want our agreement to reflect a change that's happened, or we expect will happen, and how it will affect you
- we know, or expect, that our costs in providing your account and its services will change
- we make a change in response to a court, regulator or Financial Ombudsman Service decision
- we make a change that affects us, if it's reasonable for us to pass the impact of the change on to you

Changes we need to tell you about in advance

We'll usually let you know about any changes we make at least 2 months before they come into effect.

We'll let you know by email or in the app. We'll also tell you the date the change will take place. If we don't hear from you after we've given you this information, we'll assume you're happy with the changes. These changes will apply to your account at the end of the notice period.

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Changes we can make without telling you first

We may sometimes make changes without telling you first. This applies to:

- changes to our interest rates or exchange rates which benefit you
- changes to our interest rates or exchange rates where they're linked to an external rate that changes – for example the Bank of England base rate
- changes to non-regulated payment or banking services terms, such as rules for using e-wallets
- changes to terms for new products or services that don't affect existing products or services

If you don't want to accept the changes

Unless your account schedule says otherwise, if you're unhappy with these changes, you can tell us any time before the change starts to apply and we'll close your account.

If you decide not to accept the changes and close your account, we won't charge you any fees. But you'll need to repay any money you owe us.

If you don't contact us to close your account before the change starts to apply, we'll assume you've accepted the changes and they will apply to you.

Changes to additional services

We may have offered you additional services. If we change or withdraw any of these services and/or features, the notice set out in the additional conditions will apply.

7. Closing your account

Cancelling your account during the cooling-off period

You can cancel your account within the first 14 days of opening it – this is known as the cooling-off period. You can do this in the app or by getting in touch with us using the details in the 'Getting in touch with each other' section of these terms.

We'll send you any money in your account, together with any interest due, within 30 calendar days of you cancelling the account.

You must pay any charges for services you used before we received your request to cancel. We'll take these charges from the money we return to you.

If your account is overdrawn, you must repay any money you owe us within 30 calendar days of cancelling the account.

If you paid us a fee for or as part of your account, we'll return either the full amount or part of it. How much you get back will depend on how long you had your account or used the service.

Closing your account after the cooling-off period

After the cooling-off period, unless your account schedule says otherwise, you can ask us to close your account at any time. You can do this in the app or by getting in touch with us using the details in the 'Getting in touch with us' section of these terms.

Subject to your account schedule, we'll close your account straight away, unless we can't for reasons set out in the 'When we might need to keep your account open' section of these terms.

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You must repay any money you owe us before your account is closed.

If you owe us money when your account is closed, you'll still owe that money. We'll ask you to pay the money back in line with the terms that applied when the money became repayable to us.

Before we close your account, as long as there's money available and your account isn't restricted, any outstanding payments you've asked us to make will be completed.

You can't reopen your account after closing it. Deleting the app will not close your account.

Using Current Account Switch Service (CASS)

If you want to switch to a current account with a different bank, you can use the Current Account Switch Service.

Make sure you repay any money you owe us before you switch. If you still owe us money when you switch your account, a different set of terms may apply to our relationship with you until you've paid us back.

When we may close your account, end our agreement or withdraw additional services

We'll usually give you at least 90 days' notice before we close your account and stop providing additional services.

When we give you notice, unless we're not allowed to for legal, regulatory or security reasons, we'll usually give you:

- a detailed and specific explanation about why we've decided to close your account;
- details on how you can make a formal complaint to us or the FOS if you disagree with the decision

In some cases we can close your account immediately and without letting you know why. We can do this if we:

- are unable to complete our anti-money-laundering checks
- have reasonable grounds to suspect the account is linked to serious crime, such as fraud, money laundering and bribery
- are required to close your account by the government, the Financial Conduct Authority, HM Treasury, or under immigration laws
- reasonably believe you've committed an offence when providing goods or services to others when using your account with us
- need to do this to meet another legal or regulatory requirement which applies to us

In other cases, we won't give you 90 days' notice but we'll still let you know in advance that we'll be closing the account and give you a detailed and specific explanation about the reason for closure. We'll do this without delay, unless there's a legal or regulatory reason why we can't. This applies if we:

- reasonably consider that your conduct towards any person acting for or on our behalf (for example, our staff) involves any of the following and amounts to a criminal offence:
 - Threatening, abusive or insulting language or behaviour, or disorderly behaviour.
 - Acting in a threatening or abusive way that would likely cause a reasonable person to suffer fear or alarm.
- identify that before or when you opened the account, you gave us incorrect information, and if we had been given correct information we would not have entered into this agreement. This may include, for example, if we believe you may be using your account for personal purposes, which breaches our

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eligibility criteria.

If we close your account, you or the person responsible for your account will need to cancel any payments in or out of it. You must also destroy your debit cards.

We're not responsible for any money you lose or any other inconvenience that results from cancelling these payments, as long as we've acted reasonably, lawfully and in accordance with the terms of our agreement.

If we close your account, terminate an additional service or end your agreement, we won't be responsible for any tax benefits you lose.

If there's money in your account when it's closed

Before your account closes, you should make sure you cancel any regular payments such as standing orders and Direct Debits. You should also make sure there are no payments due to come out of your account after it's closed.

After your account closes, we may ask you where we can send the money left in your account. This must be a UK bank account in the business's name. We can also send a cheque, made out to the business, to the business address we have on record.

If you have another Starling current account open, you may be able to send any money from the account you're closing to the one that's still open.

If your sole trader account is managed by someone else, we may in some cases (subject to our internal checks) send the money to their account or address.

In some cases, we may have to keep the money left in your account for legal reasons.

If you have a foreign currency account

When we close a foreign currency account and return the remaining money to you in British pounds, the conversion will be calculated using our internal exchange rate at the time of the transaction. This may go up or down depending on the market rates. We won't be liable for:

- any loss of tax benefits resulting from the closure of the account
- any loss you may suffer due to market exchange rate changes between the date we notified you of the account closure and the date the money is converted
- any indirect or consequential losses arising from the timing of the conversion or the return of money to you

Once we've returned the money to you, you'll be able to see the exchange rate used and any applicable fees in the app or your account statement.

For more details on any rates, fees or charges that apply, please see the 'Rates, fees and charges' section in your account schedule.

If you owe us money when your account closes

You must repay any money you owe us before your account is closed.

If you owe us money when your account closes, you'll still owe us the money even if this agreement ends. A different set of terms may apply to our relationship with you until you've paid us back. We might also get in touch with you so you can pay us back.

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When we might need to keep your account open

We might need to keep your account open if we're told to by a court. This includes any court orders asking us to hold your money or pay it to someone else.

If this happens, we'll keep you updated on the process of closing your account if we're legally allowed to.

If you get a payment after your account is closed

It's possible you might receive money into your account even after it is closed. For example, if you make a payment from the account and it's reversed, you might be sent a refund.

If this happens, we can choose to return your money in one of the following ways:

- If you have another Starling current account open, we can transfer the money to that account.
- We can send your money to an account in your name with another bank – we'll need your account details for this.
- We'll send your money to someone else who has authority over your account. For example, an attorney appointed by a sole trader under a lasting power of attorney.
- We can send you a cheque made out to you to the business address we have on record.

Deleting the app

You must also delete the app once all your accounts are closed, all additional services you have with us are terminated, and you've repaid any money you owe us. You don't need to delete the app if you have other accounts with us that you're keeping open.

What happens to your account data once your account is closed

If your account is closed, we'll send you your transaction history. You can also get in touch with us after your account is closed to ask us for your account data.

In some cases, we might be able to give you copies of certain historical data, along with any data you legally have the right to. For more information, go to www.starlingbank.com/customer-support/transaction-history.

8. Making a complaint

In the app

You can make a complaint by sending us a message in the app:

1. Open the account menu in the top right of the home screen.
2. Tap 'Help'.
3. Select 'Talk to Starling'.

By telephone

+44 (0) 207 930 4450

By email

help@starlingbank.com

By post

Business Account General Terms

If you want to write to us, our address is:

Starling Bank Customer Relations Team

8th Floor Brunel House

2 Fitzalan Road

Cardiff

CF24 0FG

You can read more about how we handle complaints on our website at www.starlingbank.com/how-to-complain/

If you're not happy with our response

You can refer your complaint to the Financial Ombudsman Service (FOS) if you're not happy with how we handled it.

The FOS is an independent organisation that helps settle issues between banks and customers. You can contact the FOS on the details below.

Address

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Phone number

From a landline: 0800 023 4567

From a mobile: 0300 123 9123

Email

complaint.info@financial-ombudsman.org.uk

Website

www.financial-ombudsman.org.uk

9. How we use your information

To provide and maintain your account, we regularly carry out certain identity, fraud, sanctions and credit checks on you and persons connected to your business.

Persons connected to your business include:

- authorised individuals
- directors
- shareholders
- limited partners
- persons with significant control

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- employees
- team members
- guarantors

We do these checks to make sure the information you give us is correct. We may ask you to give us additional information from time to time so we can carry out these checks.

We may also ask you to give us certain information about how you use your account, or we may need to collect this information for legal or regulatory reasons. You must send us this information as soon as possible if we ask for it, along with any proof we ask for. If you can't, we might need to limit or close your account.

You must ensure any details, including personal data, of any persons connected to your business, are accurate and lawfully supplied to us.

You must make sure you have a lawful basis to share Team Access user data with us.

Examples of when and how we may use the information we collect include to:

- decide whether to offer you a product or service. We may use automated decision-making when doing this
- manage your account or service
- review how you use your account or our service, including any arranged overdraft
- review the terms we've offered you for your account or our service
- decide if you're suitable for certain lending products we offer
- decide whether a product we offer is suitable for you
- decide whether to increase a credit limit on any lending products we've given you
- set the interest we'll charge you on lending products we offer
- review data about your preferences and interests, to help us make decisions about you. For example, this can help us send you information about products you may be interested in
- review how you use our products and services

You can find out more about the data we collect and how we do this in our full privacy notice available at www.starlingbank.com/legal/privacy-notice.

Who we can share your information with

We can share and exchange information about you with credit reference agencies. This includes details about:

- you
- your accounts with us and how you manage them
- your account balance
- applications to borrow money, even if we don't approve them
- any money you owe
- how regularly you make your repayments
- if your repayments are made in full and on time

Credit reference agencies can share this information with other organisations and will usually keep it for 6 years after your account closes.

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We also share information with fraud prevention agencies to check your identity and prevent money laundering. We'll tell these agencies if we find out you've committed fraud.

We might sometimes need to share information with other banks – for example, where there's been fraud and we need to arrange reimbursement.

We may have to share the information you give us about you and persons connected to your business with tax authorities. This includes the UK tax authorities and tax authorities in other countries if you're subject to tax requirements in another country.

You must make sure the details we hold on your financial and tax status are accurate and up to date. You'll need to let us know if any of this information changes after you give it to us. This includes changes to information about the nature or ownership of your business.

We may need to share certain information about you or your account if we're told to by a court. We may not always be able to tell you about this before we do it. We won't be responsible for any loss you may have if we disclose information about you in this way.

If we need information about someone else

If we ask you for information about someone else, you must let them know and get their permission. You must also give them a copy of our privacy notice.

People we may ask you for information about include:

- attorneys appointed under a lasting power of attorney
- guarantors
- directors
- limited liability partners
- Team Access users
- shareholders
- persons with significant control

For more information about how we process your data, please read our full privacy notice available at www.starlingbank.com/legal/privacy-notice/.

10. Financial Services Compensation Scheme (FSCS)

Starling is covered by the FSCS, the UK's statutory deposit guarantee scheme. This means if we go out of business and your deposit is eligible, you'll still get your money back. You'll be covered for amounts up to £120,000 (or the euro equivalent) across all accounts you hold with us.

Eligible businesses (such as private limited companies and LLPs) are treated as separate entities – so each one is entitled to claim up to the current FSCS limit if they have an eligible deposit.

Sole traders don't have a separate legal status, so their sole trader business balances will be added to their personal balances and their total claim cannot exceed the FSCS limit.

For example, if you're a sole trader and you also have a personal current account with us, you can claim a total of up to £120,000 for your accounts.

We'll email you details of the FSCS annually. To find out more information about the compensation provided by the FSCS, visit their website at www.fscs.org.uk.

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11. About us

Starling Bank Limited is incorporated and registered in England, under company registration number 09092149. Its registered address is 5th Floor, London Fruit & Wool Exchange, 1 Duval Square, London, E1 6PW.

Starling Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 730166.

Our main business is taking deposits from customers and offering other financial products and services (such as loans) to customers.

12. Other information about this agreement

Compliance with laws

We must comply with laws and regulations designed to prevent financial crime, including anti-money laundering and sanctions requirements.

We won't be liable for any losses or costs you incur if we delay or refuse to process a payment, or if we restrict or close your account, because we reasonably believe it is necessary to meet these legal obligations.

You agree to cover us for any costs or losses we suffer resulting from your breach of these laws or from activity on your account that leads to regulatory action against us.

Enforcing our rights

If any part of this agreement is found to be invalid or can't be enforced for any legal or regulatory reason, we'll remove that part entirely. This won't affect the rest of the agreement, which will continue to apply to you.

If we don't remind you of your responsibilities under this agreement, this doesn't mean they don't apply to you. If we don't immediately act on our rights under this agreement, this doesn't mean we can't do so later.

Transferring this agreement to another person

We can transfer or assign any of our rights and responsibilities under this agreement to another person.

Unless we give you permission under this agreement or agree with you in writing, you can't transfer, assign, dispose of or grant security over your accounts or any of your rights or responsibilities under our agreement.

Applicable law and jurisdiction

Our agreement and any legal disputes related to it will be governed by English law and handled in English courts.