

US Dollar Business Current Account Schedule and Rates, Fees & Charges

STARLING

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US Dollar Business Current Account Schedule and Rates, Fees & Charges

1. Welcome

This is the account schedule for your US dollar business current account.

The account schedule forms part of your agreement with us, along with the Business Account General Terms, which we'll refer to as the **general terms**.

If this account schedule says something different to the general terms, please follow this account schedule.

You can use this account to take out cash and make payments in US dollars, both in shops and online. You cannot set up Spending Spaces on your account. For more information, see the 'Organising your money and Spending Spaces' section of the general terms.

You can access your account using the app and online banking, or by using your card.

The account must be opened by someone who has capacity and authority to act on behalf of your business.

Frequently asked questions (FAQs)

You can check our FAQs page for any information you might need about your account. You'll also find our FAQs in the 'Help' section of the app.

Our FAQs include information about support you could get, including links to third-party resources, if you're struggling to manage your account.

Getting in touch with each other

You can find our contact details in the 'Getting in touch with each other' section of the general terms.

When we say the following terms in this account schedule, we mean:

account: your Starling US dollar business current account

Automated Clearing House or **ACH:** an electronic network used in the United States to transfer money between bank accounts.

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 individual(s): directors or limited partners listed on the Companies House public register, who have passed our onboarding checks and can operate the account on your behalf.

British pounds account: your Starling British pounds business current account.

card(s): any physical or electronic debit card (as applicable) which is linked to your account.

closed-market exchange rate: our reference rate that's calculated using exchange rates from third-party market providers applicable at the point the foreign currency markets close. The rate includes a margin. You can find out more information about the rate and margin in our FAQs if you search for 'exchange rates' on this page of our website: help.starlingbank.com/business.

internal exchange rate: our reference rate that's calculated using exchange rates from third-party market

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providers. This exchange rate is updated regularly and does not include a margin. You can find more information about the rate in our FAQs if you search for 'exchange rates' on this page of our website: help.starlingbank.com/business.

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

outbound exchange rate: our reference rate that's calculated using exchange rates from third-party market providers. This exchange rate is updated regularly and does not include a margin. This exchange rate is used when the foreign currency markets are open. You can find more information about the rate in our FAQs if you search for 'exchange rates' on this page of our website: help.starlingbank.com/business.

Spending Spaces or Spaces: a feature in the app that helps you organise your money by setting it aside from the main balance of your account.

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

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

2. Can you get an account with us?

You must be eligible to open and operate an account with us, and you must stay eligible at all times.

Subject to its availability, to open a US dollar business current account:

- you must have a British pounds account with us
- you can only have one account with us
- your account can only be used for business purposes

3. Monthly subscription fees

We charge you a monthly fee for having your account. This fee is paid in advance and is non-refundable. For more details, please see the 'Fees for having an account with us' section.

You authorise us to take the fee from any current or savings account you have with us, but it will usually be deducted from your British pounds account.

If you sign up for your account part way through a month, we won't charge you the subscription fee for that partial month, as long as:

- you keep your account open until at least the first day of the next month; and
- we successfully deduct the fee for the next month

4. Payments into and out of your account

Payments into your account

You can receive US dollar bank transfers both within and outside the UK. You can't deposit cash or cheques into this account.

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If we receive a payment from a third party or another bank that's not in US dollars, we'll reject that payment, return it to the sender, and it won't be paid into your account.

Moving money between your Starling accounts

You can use the app to move money between any of your British pounds, euro and US dollar accounts.

Each time you do this, we'll convert the money using either the outbound exchange rate (when the foreign currency markets are open), or the closed-market exchange rate (when the foreign currency markets are closed). We'll charge a conversion fee on the money you move.

For more information about the exchange rates and any applicable fees or margins for making payments into your account, see the 'Rates, fees and charges' section.

Payments out of your account

To make a payment out of your account, you must have enough money in it. We check this by looking at:

- the balance of your account
- any payments you've asked us to make which are still pending
- any limits that apply to your account

If you don't have enough money in your account to make a payment, 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. For more information about what this means, see the 'Borrowing money through your account' section of the general terms.

Future-dated payments out of your account

In some cases, you may ask us to schedule a payment to be made on a future date – for example, a standing order. If we can do this:

- we'll treat your instruction to make the payment as having been received on the date the payment is due
- if applicable, you'll need to make sure the money for the future-dated payment is in your account by the deadlines in the 'Payments out of your account' section

The following table sets out the different payment types and the timelines you can expect for each of them.

Payment type	How it works	Payment deadline	When the money will be received (subject to any checks and approvals we need to make)
Card payments – for example, a payment you make in a shop	You can make a payment at any time using your card.	No deadline.	Straight away.

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Payment type	How it works	Payment deadline	When the money will be received (subject to any checks and approvals we need to make)
Automated Clearing House (ACH) payments	Depending on any checks and approvals we may need to do, you can make an ACH payment in the app and through online banking.	Before 8:45pm on a working day. If we receive a payment request after this time, we'll treat it as having been received on the next working day.	Generally within 1 working day from when it leaves your account.
ACH future-dated payments and standing orders	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 11:59pm the night before the payment is due.	Generally within 1 working day from when it leaves your account.

Payment limits

There are limits to how much you can pay from your account, and limits on the amount of cash you can take out. This includes a maximum amount of money you can send in a single payment, and a maximum total you can send each day. You can check your limits in the app.

If you need to make a payment above any of these limits, please get in touch with us in the app. You can also contact us using the contact details in the 'Getting in touch with each other' section in the general terms.

Cash withdrawals and card payments

You can withdraw cash and make card payments in US dollars by linking your British pounds account debit card to this account. You can do this in the app.

You can withdraw cash from cash machines that dispense US dollars, but you won't be able to do this at a Post Office counter.

Once you've linked your debit card, you can make card payments in US dollars at any time using your card.

Direct Debits

You can't set up ACH Direct Debits on this account.

Refunds

The general terms set out your rights in respect of authorised and unauthorised payments. Please see the 'If you were charged more than you were expecting' and 'If someone makes an unauthorised payment from your account' sections in the general terms.

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.

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Type of payment	Deadline to tell us you want to cancel	How to cancel
Immediate payments: Automated Clearing House (ACH) and card payments	We can't cancel or change immediate payments, such as electronic payments.	We can't cancel this type of payment.
ACH future-dated payments and standing orders	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.

5. Rates, fees and charges

Fees for having an account with us

Service	Fees we'll charge
Monthly subscription fee	£5 per month, charged in advance on or around the first of the month.
Fees for making a debit card payment	We don't charge any fees.
Fees for taking out cash using a cash machine	We don't charge any fees, but some cash machines may charge.
Debit card replacement (when in the UK)	We can charge you a £5 fee for a replacement card. The card will be sent to the address you've given us.
Debit card replacement (when abroad)	If you lose your card or it's stolen while you're abroad, we can charge you a £10 fee for a replacement card. The card will be sent to you while you're abroad.
Certified bank statements	You can get certified bank statements in the 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 of £20.

We can take these fees from your account or your British pounds account.

When we won't charge you

We won't charge you any fees for using an unarranged overdraft, or if we reject a payment.

Interest we pay on positive balances

You won't earn any interest on your account. This means we won't pay you interest on your balance.

Interest we charge on money you owe us

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Type of overdraft	Interest we'll charge you
Arranged overdraft	You can't get an arranged overdraft on this account.
Unarranged overdraft	We won't charge you interest.

Exchange rates

We apply different exchange rates, as explained in the 'Fees for sending money from your account' section.

The exchange rates are updated regularly. You can find details of how we calculate them in our FAQs if you search for 'exchange rates' on this page of our website: help.starlingbank.com/business.

Once you receive or send a payment, you'll be able to see the exact exchange rate used – including any rounding – and the amounts converted. You can find the exchange rate we applied in the app by tapping on the payment in your transaction feed or on your account statement.

You can also contact us to find out the current or previously applicable exchange rate using the details in the 'Getting in touch with each other' section in the general terms.

Foreign-currency markets are closed between 10pm on Friday until 2am on Monday (UK time), and on bank holidays. This means live exchange rates aren't available on weekends and bank holidays. If you request a currency exchange when markets are closed, we'll apply the closed-market exchange rate.

Conversion fees may be charged separately to the exchange rate applied. You can find more details about the types of exchange rates and margin if you search for 'exchange rates' on this page of our website: help.starlingbank.com/business.

Fees for sending money from your account

Payment type	Is there a charge?
Sending money in US dollars to another account within and outside the UK through the Automated Clearing House.	No charge.
Sending money in US dollars to your Starling account that's in a different currency (such as your British pounds account) when the foreign currency market is open.	We'll charge a 0.4% conversion fee alongside the outbound exchange rate. You'll see the exact exchange rate and fee before you make the payment in the app and on your account statement.
Sending money in US dollars to your Starling account that's in a different currency (such as your British pounds account) while the foreign currency market is closed. The market is closed between 10pm on Friday until 2am on Monday (UK time), and on bank holidays.	We'll charge a 0.4% conversion fee alongside the closed-market exchange rate. You'll see the exact exchange rate and fee before you make the payment in the app and on your account statement.

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Payment type	Is there a charge?
Sending money to an account held at another bank that's in a different currency to US dollars (international payments)	<p>This account can't make payments in foreign currencies other than US dollars.</p> <p>Your payee's bank, or any intermediary bank they use, may deduct fees from the amount you send. Please ask your payee to check with their bank or payment service provider for any fees that might apply. We don't have any control over these fees.</p>
<p>If we convert your money to British pounds for any reason, for example:</p> <ul style="list-style-type: none">• we set off any money against your account; or• we send money to your British pounds account on your behalf – for example, where your account is closed and you have money left in it	<p>We don't charge you a fee or add any margin when we convert your money to British pounds.</p> <p>We convert the money from US dollars to British pounds using our internal exchange rate. You can see the internal exchange rate that we apply if you go to the payment in your transaction feed. It will also show on your account statement.</p>

Fees for receiving money into your account

We don't charge a fee for receiving US dollars into your account.

6. Our rights under our agreement with you

The general terms set out our relationship with you and explain how your account will operate.

Under those terms, we have a number of rights that you should be aware of. We'll explain some of these in this section.

Refusing or delaying payments

We can reject a payment to or from your account for various reasons, as set out in the general terms. We might do this if we're concerned about possible fraud, scams, or the security of your account.

We can also hold payments while we investigate. This could mean you're late in paying someone you need to pay.

For the full set of reasons why we might reject or delay a payment, please see the 'When we may not make a payment' and 'When we may hold or delay a payment' sections in the general terms.

Taking money from your account

We can take money out of your account for a number of reasons set out in the general terms.

One reason we might take money from your account is to repay money you owe us. For more details, see the 'When we can take money from your account' section in the general terms.

Restricting your account

We may stop certain functionalities or aspects of your account, such as your ability to use payment instruments, spend money or take out cash.

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There are several reasons we might do this. You can find more information in the 'When we may stop or limit your account' section of the general terms.

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 app and online banking login details, PIN codes, biometrics and other security details.

Making changes to our agreement

We can make changes to our agreement for a number of reasons. You can read more about these in the 'When we can make changes to our agreement' section in the general terms.

Ending our agreement

We can end our agreement with you by giving you notice, or sometimes immediately.

We can do this for a number of reasons set out in the 'When we can close your account, end our agreement or withdraw additional services' section in the general terms. These include if you break the agreement, are abusive to our staff or misuse your account.