

## Fixed Saver Summary Box

Applicable to Fixed Savers entered into from 10:00 on 10 June 2025 to 09:59 on 5 January 2026.

Summary Box		
Account Name	1-Year Fixed Saver	
What is the interest rate?	<b>Gross/Annual Equivalent Rate (AER)</b> 3.80%	
	Interest is calculated every day, and paid at the end of the term.	
	The Annual Equivalent Rate (AER) shows what the interest rate would be if interest was paid and compounded once a year. It's used to help you compare between savings accounts.	
Can Starling change the interest rate?	The 'gross' rate is the actual rate we'll pay. Paying gross interest means we don't deduct any tax you might owe.	
	No, the interest rate will stay the same for the full 1 year term.	
What would the estimated balance be after 1 year based on a £2,000.00 deposit?	<b>Interest Rate (AER)</b> 3.80%	<b>Balance after 1 year</b> £2,076.00
	The estimated balance is based on £2000 deposited into your account on the first day of your account opening. The estimated balance assumes interest will be added to the account balance at the end of the term.	
	This estimation is provided for illustrative purposes only.	
How do I open and manage my account?	To open a 1-Year Fixed Saver:	
	<ul style="list-style-type: none"> <li>You'll need to have a Starling personal current account.</li> <li>You must be aged 18 and over.</li> <li>You must be a UK resident.</li> </ul>	
	You will also need to pay in a minimum deposit of at least £2,000.	
Can I withdraw money?	You can hold up to a maximum deposit of £1,000,000 across all the Fixed Savers you may have.	
	You can open and manage your Fixed Saver in Online Banking or the Starling app.	
Additional information	No, you can't move your money until the end of the 1 year term.	
	We'll contact you before your fixed term ends to explain what happens at the end of the term.	
	You can cancel your Fixed Saver within the first 14 days of opening it and we'll return your money without interest.	
	You may benefit from a Personal Savings Allowance that varies depending on your other sources of income. Further information can be found here: <a href="https://www.gov.uk/apply-tax-free-interest-on-savings">https://www.gov.uk/apply-tax-free-interest-on-savings</a>	
	You can access a tax certificate statement in the app and may need to declare the interest you earn on this product in your self-assessment tax	

	<p>return.</p> <p>The tax treatment is dependent on your individual circumstances and may be subject to change in the future.</p> <p>Your Fixed Saver is for personal use only.</p>
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