



Fixed Saver

Terms and Conditions

15 December 2022

Fixed Saver

Terms and Conditions

These are the terms and conditions for each Fixed Saver (**FS Terms and Conditions**). These FS Terms and Conditions form part of your Agreement with us in respect of each Fixed Saver. Except where otherwise defined in these FS Terms and Conditions, terms defined in the General Part will have the same meaning in these FS Terms and Conditions.

In the event of a conflict between any provision in these FS Terms and Conditions, the Account Schedule for the relevant Linked Account and the General Part, these FS Terms and Conditions will prevail, followed by the Account Schedule for the relevant Linked Account, followed by the General Part. In particular, the provisions set out in the section in the General Part entitled 'Spaces' will not apply to your Fixed Saver.

Confirmation Statements

You confirm that you are aged 18 or older and hold an Account (a "**Linked Account**") with us.

Operation of your Fixed Saver

You may apply to open a Fixed Saver within a Linked Account. You must fund each Fixed Saver with your chosen deposit amount ("**Deposit Amount**") as part of the process of opening the Fixed Saver. You may not make any further payments into that Fixed Saver once you have paid in the Deposit Amount. Payment of the Deposit Amount into the Fixed Saver must be made from the relevant Linked Account.

Term

The Fixed Saver is available for the Term. The Term of your Fixed Saver begins on the date on which it is opened and funded with the Deposit Amount.

We will contact you prior to the end of the Term to provide you further information about your Fixed Saver.

Limits

We may set limits and restrictions on the number of Fixed Savers you may have at any time and the minimum or maximum amounts that you can deposit into an individual Fixed Saver or in aggregate across all your Fixed Savers at any time. You can find out more about these limits and restrictions on the website or in the App.

Interest

The Deposit Amount in your Fixed Saver will accrue interest at the relevant Interest Rate.

Interest will be calculated and paid in accordance with the information set out in the relevant Summary Box.

Please get in touch with us if, due to exceptional circumstances, you need to request the withdrawal of the Deposit Amount from the Fixed Saver before the end of the Term. However, if we agree to return the Deposit Amount before the end of the Term as a result of such exceptional circumstances, you will lose all interest which has accrued on the Deposit Amount.

The Interest Rate will not change during the Term.

Cancelling your Fixed Saver

You may only cancel your Fixed Saver and withdraw the Deposit Amount within the first 14 days of the start of the Term (the **Cooling Off Period**). If you confirm to us that you wish to cancel the Fixed Saver within the Cooling Off Period, we will return to you the Deposit Amount without any accrued interest within 30 days of you cancelling.

Except in exceptional circumstances, you may not withdraw the Deposit Amount or close your Fixed Saver between the end of the Cooling Off Period and the end of the Term.

Closing your Fixed Saver

If you close your Linked Account and you have no further Accounts with us, the Deposit Amount will remain in the Fixed Saver until the end of the Term. Your Fixed Saver will be held with us, accessible from within the App and will be subject to the terms set out in the Schedule below.

If we close your Linked Account under our Agreement with you, unless we confirm otherwise, the Deposit Amount will remain in the Fixed Saver.

If, in exceptional circumstances, you wish to withdraw the Deposit Amount or close your Fixed Saver before the end of the Term, please get in touch. **If we agree to return the Deposit Amount to you before the end of the Term, you will lose all interest which has accrued on the Deposit Amount.**

Tax

Unless required by law or regulation, interest on the Deposit Amount will be paid without any deductions for tax. We do not take any responsibility or accept any liability for any tax payments which you may be required to make.

Additional Definitions

Fixed Saver means a limited functionality fixed term savings product.

Interest Rate means the Interest Rate which is applied to the Deposit Amount held in your Fixed Saver as set out in the relevant Summary Box.

Summary Box means the relevant Summary Box relating to Starling Bank's Fixed Saver as set out on our website.

Term means the term as set out in the relevant Summary Box.

Schedule

This Schedule is supplemental to the General Part and the Account Schedule for the relevant Linked Account and is applicable to the Fixed Saver once your Linked Account has been closed.

In the event of a conflict between any provision in this Schedule, the Account Schedule for the Linked Account it replaces, and the General Part, this Schedule will prevail.

Your Fixed Saver will provide you with the following functionality only:

- Access to the App;
- Customer Services;
- Statements and legal documentation;
- Notifications; and
- the ability to withdraw your funds from your Fixed Saver at the end of the Term.

Once you have withdrawn your funds at the end of the Term, we will close your Fixed Saver.

Any other functionality described in the General Part or the Account Schedule for the Linked Account your Fixed Saver replaced, will not be available.