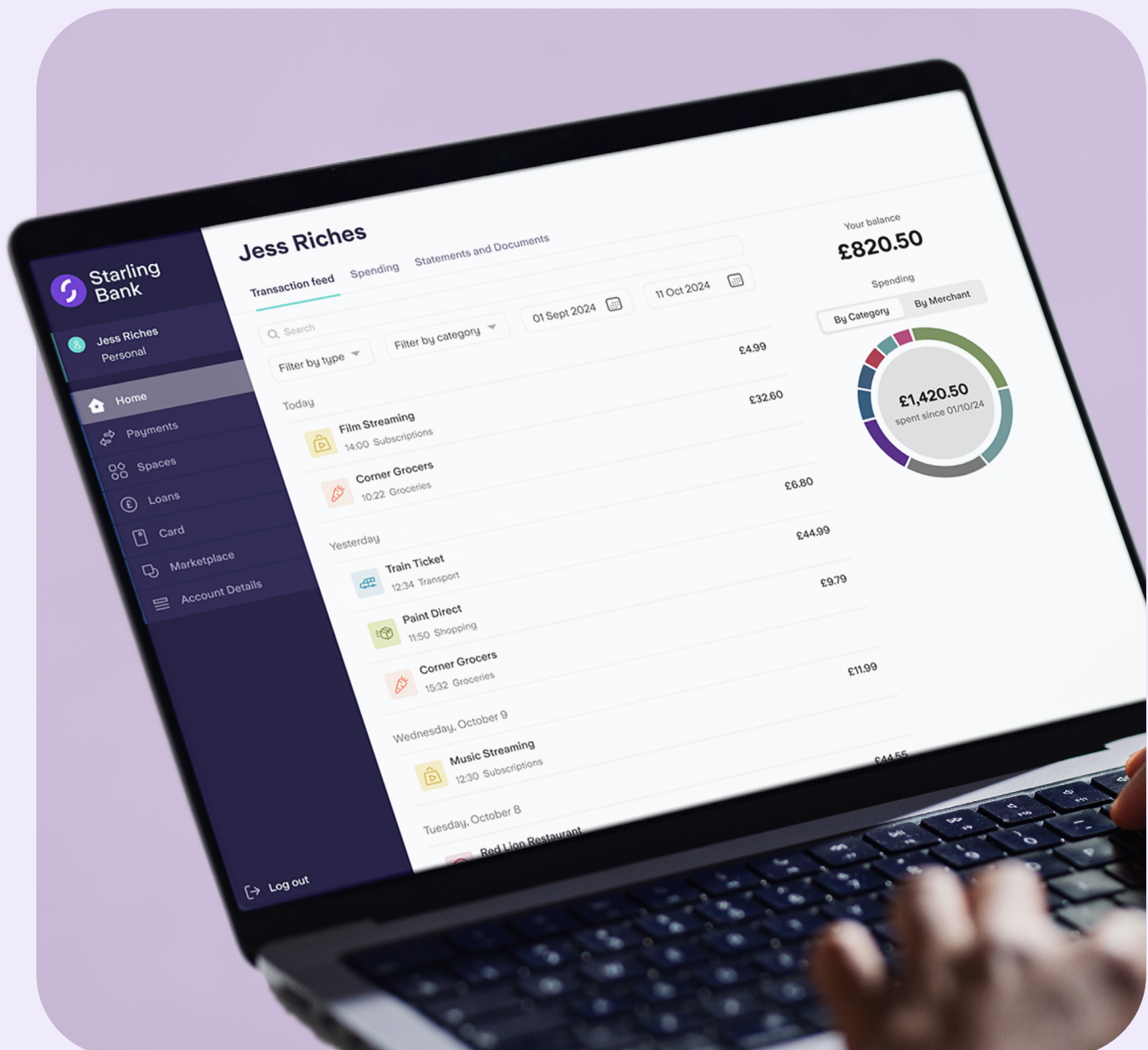


Online Banking Terms and Conditions



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Introduction

These are the terms and conditions for using online banking, which you can use to make payments and manage your account. You should read this document alongside the terms and conditions and your account schedule.

‘Online banking’ in these terms means Starling’s online service allowing you to access and manage your accounts by using a web browser. Online banking may have different functionalities to your Starling app. You can find the app terms on our website and in the Starling app.

Please make sure you read these terms carefully – you’ll need to accept them before you can use online banking. These terms apply across all of our accounts, and this agreement will continue until either of us end it.

We may update these terms from time to time. We might do this at any time to reflect changes to the law, or to give you information about any new features. By continuing to use online banking you accept these changes.

When we say ‘Starling’, ‘we’, ‘our’, or ‘us’ in these terms, we mean Starling Bank Limited.

When we say ‘you’ or ‘your’, we mean the person whose name the account is under.

Rights and Responsibilities

You are responsible for all of your actions and instructions to us using online banking.

Your right to use online banking

We give you a non-transferable, royalty-free right to use online banking and its software to open and manage your account. This will apply to any online banking updates that we release, unless we issue a new licence at the time of the update.

Your right to use online banking starts when you log in. It will end when your online banking session ends or we deactivate or withdraw your access to online banking in line with these online banking terms and conditions.

We may end your rights to use online banking at any time by contacting you if we believe you've broken these terms in a serious way. If what you've done can be put right, we'll give you a reasonable opportunity to do so.

Your right to use online banking will end automatically when you close your accounts with us.

If you want to use online banking outside the UK, you're responsible for making sure it's lawful to do so in that country. You're responsible for complying with those local laws. We're not responsible for any loss if you break local laws.

Intellectual property rights

When we say 'intellectual property' in this document, we mean things we've (or someone on our behalf has) thought of or invented. When we say our 'intellectual property rights' we refer to the rights that we have to own and use those inventions or creations.

We own all intellectual property rights in our brand and name, our software, the Starling app and online banking. We also 'licence' our intellectual property to people other than you, which means while we own these rights, we sometimes give others permission to use our intellectual property. Other than the licence to use online banking as set out in these terms, you won't be given any rights related to our intellectual property.

You can't transfer your rights under these terms unless we've agreed to it. We can transfer our rights to another business or person, but this won't change the nature of these online banking terms or the terms of your account. We can also enforce our rights at any time while you have an account with us.

Things you must not do

You must not do any of the following:

- Share your password, passcode, or security details with anyone else. We'll never ask you for these details so do not share them with anybody, even if you think they work for us.
- Try to change how online banking works, copy it, or convert it into a different form – for example, for a computer to understand or process. You also can't help anyone else to do any of these things.
- Reverse-engineer online banking or help anyone else to do this. This means you can't take the machine code of online banking and recreate the original source code to understand how it works or translate the machine code of online banking into a format that one can read.
- Use online banking for anything illegal.
- Use online banking in a way that breaks the agreement you have with us.
- Hack into or access online banking to collect any data or information from our systems or attempt to decipher any transmissions to or from our systems.
- Upload any content that's considered violent, threatening, discriminatory, or with the potential to encourage racial hate.
- Upload any content that's considered obscene, pornographic, or that breaches someone's confidence or privacy.
- Try to bypass the online banking security controls and permissions we've set.

If you do any of the above, we may hold you responsible for any loss or harm we suffer as a result.

Our legal responsibility

If we don't keep to these terms and conditions, we'll be responsible for any losses (such as money) you suffer as a result. We won't be responsible for anything outside of our control, or anything we couldn't have predicted beforehand.

Online banking is made available on an 'as is' basis. When we give you access to online banking, this is done in whatever condition online banking currently exists in. This means we won't guarantee there will never be any faults or issues with it, or that it'll always be available to you.

We may make updates to online banking from time to time. If we plan to make a major update, we'll let you know before we do this. If we have an emergency or need to do unplanned maintenance on online banking, we'll try to let you know as soon as possible.

Security

What you must do to keep your online banking safe

To access online banking, you need to use your Starling app and pass authentication.

If you have a joint account, you'll need to use your own Starling app to log on and manage your accounts in online banking.

You're responsible for keeping your devices, any security details, PIN and passcode, and the Starling app secure and confidential. You must let us know immediately if you think anyone else has your security details or has otherwise managed to unlawfully access your account.

What we can do to keep online banking safe

We use device analytics to make online banking work and keep it safe and secure. This means we may use software and other technology to help us identify you or your device, and to detect viruses or malicious software (malware) or weaknesses when accessing online banking. This helps us to identify, manage and protect against any security or fraud risks that might arise in online banking.

If we find any of these things, we may limit or stop your access to online banking or the use of your security details. If this happens, you may not be able to access part or all of online banking until you have removed the viruses or malware or we think your device is secure. If we tell you that you should use new security details to access online banking, you must do this.

If the web browser you're using is considered out of date or no longer securely supported by the manufacturer, we may stop your access to online banking. The functionality of online banking may also be impacted by your web browser settings. In either of these situations you can fix your access by updating to the latest version of your web browser, or by changing your web browser settings. Please check with your web browser provider for details on how to do this.

Restrictions on online banking

We may limit or temporarily stop your use of online banking if we reasonably think this is necessary.

We may do this for the following reasons:

- We think the security of your account, the Starling app or online banking is at risk (see the section called [Security](#) above for more details).
- We think your security details, online banking or the Starling app are being used in a fraudulent or unlawful way.
- If a device is being used that we do not recognise, that we think may have been modified or is being used in an unusual way.
- To comply with the law or regulations.
- If you've given us false information about yourself, another account holder, or someone you've authorised to use certain features of your account.
- If something happens which is beyond our reasonable control, for example a system has failed, or a third party has not supplied required services.
- If you breach these online banking terms and conditions or any other agreement with us.
- If these online banking terms and conditions end, or you close your accounts with us.

Stopping use of online banking

You can stop using online banking at any time.

We may end your rights to use online banking at any time by contacting you if we believe you have broken these terms in a serious way. If what you have done can be put right, we'll give you a reasonable opportunity to do so. Your right to use online banking will also end if you or we close your accounts in line with the account terms.

If we end your rights to use online banking, you must stop using online banking immediately.

Open-source software and external websites

Online banking uses open-source software and licences. Online banking may also contain links to other websites not connected to Starling. We're not responsible for the information these websites provide or how they use your information.

The law that applies

If you have a personal account, our agreement and any legal disputes related to your use of online banking will be governed by English law and handled exclusively in the English courts. However, if you live in Scotland, Wales or Northern Ireland, either you or us can also bring a claim in the courts of the country you live in.

If you're a business, these terms and any legal disputes related to your use of online banking will be governed by English law and handled exclusively in the English courts.

Getting in touch with us

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

Starling app

The best way to contact us is by messaging us in the Starling app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com

We'll let you know if the details above change.

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