

Refer-a-Friend Scheme Terms and Conditions

Effective from: 28 September 2020

Background

Starling has launched the Scheme, pursuant to which Referring Customers may provide a referral link to Referees inviting them to open an Account with Starling.

Upon each Referee successfully opening an Account with Starling, the relevant Referring Customer will receive confirmation from Starling that its Partners will plant a tree in accordance with the Programme.

By sharing your Referral Link with a third party, you acknowledge and agree that these terms and conditions apply to your participation in the Scheme.

Terms

1. Starling will make a donation to WWF-UK, a registered charity with charity registration number 1081247 in England and Wales and SC039593 in Scotland, of £3 for each Account, which is opened with Starling as a result of a Successful Referral.
2. These donations will be used to plant trees under the Programme.
3. The Scheme relates to the first Account opened by a Referee pursuant to a Successful Referral. Any additional Accounts opened by the Referee are excluded from the Scheme.
4. You expressly acknowledge and agree that no direct financial reward will arise as a result of the Scheme and you shall not in any circumstances attempt to derive a financial or other benefit from the Scheme.
5. Each Referring Customer will have a maximum daily referral limit of 50 referrals.

Definitions

Account means a personal current account, joint current account, sole trader current account or business current account with Starling;

Partners means Birdlife International, Wildlife Conservation Society and WWF-UK;

Programme is the Trillion Trees programme, which is run by the Partners¹;

Referee means an individual who receives a referral link from a Referring Customer inviting them to open an Account through the Scheme;

Referring Customer, you or your means any customer of Starling who invites a third party to open an Account through the Scheme;

Scheme means the "Refer-a-Friend" scheme which has been launched by Starling in conjunction with its Partners;

Starling means Starling Bank Limited (company registration number 09092149)

Successful Referral means, in respect of a Referee, that the Referee has successfully completed Starling's onboarding processes and opened an Account with Starling as a direct result of a Referring Customer's referral under the Scheme.

¹ Further information on the Programme can be found in the Refer-a-Friend FAQs, on Starling Bank's website.

