

Additional Personal Current Account Schedule and Rates, Fees and Charges



Contents

Section 1: Additional Personal Current Account Terms	3
Welcome	3
Getting in touch with us	3
Who can open an additional personal current account	4
Payment limits	4
Overdraft	4
Organising your money (Spaces)	5
Restricting or closing your account	6
Section 2: Rates, Fees and Charges	8
When we won't charge you	8
Interest rates	8
Fees for sending money out of your additional personal current account	9
Fees for receiving money into your additional personal current account	10
Paying in cash through the Post Office	11
Taking out cash	12
Debit card fees	12
If you need a certified bank statement	13

Section 1: Additional Personal Current Account Terms

Welcome

This is the account schedule for your additional personal current account. When we say 'account' in this document, we mean your additional personal current account.

Your account is an extra everyday bank account you can open alongside your main personal current account. You can use it for sending and receiving money, taking out cash, and making payments – either through the Starling app, online banking or using your card. You can also set up Spaces on your account, and use them in the same way as any you have in your main personal current account.

This document contains important information about your additional personal current account. This includes details such as any fees and charges you might have to pay us. This document, along with the Personal Account General Terms, forms the agreement between you and us.

The terms in this document will apply once your account is open. Your account will be open when we send you a push notification and welcome email to confirm your application has been successful and your account is ready to be used.

You can check our Frequently Asked Questions (FAQs) page for any information you might need about your account. This includes information about support you could get (including links to third party resources) if you're struggling to manage your account for personal reasons. To see our FAQs, please visit <https://www.starlingbank.com/help> or the Starling app.

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 to send us a message in the Starling app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com

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

Who can open an additional personal current account

To open and hold an additional personal current account, you must:

- Have a Starling personal current account which holds British pounds.
- Use this account for personal purposes. This means you can't use it for any business purposes (including as a sole trader).
- Not already have an additional personal current account with us. If we allow you to have more than one, there'll be a limit to the number you can open. For more information, please visit our website or check the Starling app.

We call these your 'confirmation statements'. If any of these statements don't apply to you, or your situation changes, please let us know straight away. If this happens, we can take any of the actions set out in the 'Closing your account' section of the Personal Account General Terms.

Payment limits

There are limits to how much you can pay from your additional personal current account, depending on the transaction you're making. This includes daily payment limits. To check what these are, you can look in the Starling app or visit our website <https://help.starlingbank.com/personal/topics/uk-payments/what-is-the-maximum-amount-i-can-send-via-a-bank-transfer>. If you need to make a payment above any of these limits, please get in touch with us in the Starling app or by using the contact details in the [Getting in touch with us](#) section above.

Overdraft

No arranged overdraft is available on your additional personal current account.

Organising your money (Spaces)

You can use Spaces to set aside money from the main balance of your additional personal current account.

The money you have in your account includes the main balance (the amount you see in the main part of your additional personal current account) and money you have in Spaces. You can set up a Space in the Starling app or online banking (where available) at any time. You can also move money between the main balance of your account and any Space linked to your account whenever you want.

Creating a virtual card linked to a Space

Subject to any limits we may set (e.g. the number of virtual cards you can have), you can make a virtual card that lets you spend only the money in the Space. However, you can't take out cash directly from a Space. If you want to do this, you must move money from the Space to the main balance in your account.

Setting up automatic payments from a Space

You can set up payments, such as Direct Debits, to come out of either your main balance or one of your Spaces in your account. If there isn't enough money to cover an automatic payment in the part of your account where you've set it up to come out of, we won't automatically move the money from another part of your account to cover the payment.

Example 1

You set up a Direct Debit for £10 a month to come out of the main part of your account.

On the day your Direct Debit is due, the balance in the main part of your account is £0 and you have £10 in a Space.

Because you set up the Direct Debit to come out of the main part of your account and the balance in the main part of your account is £0, the payment will be rejected.

We will not automatically move the £10 you have in your Space to cover the Direct Debit payment that is set up to come out of your main account balance.

Example 2

You set up a Direct Debit for £10 a month to come out of a Space linked to your account.

On the day your Direct Debit is due, the balance in the main part of your account is £10 and you have £0 in a Space.

Because you set up the Direct Debit to come out of the Space linked to your account and the balance in the Space is £0, the payment will be rejected.

We will not automatically move the £10 you have in the main balance of your account to cover the Direct Debit payment that is set up to come out of your Space.

We're not responsible for any payments being rejected because you didn't have enough money in the main part of your account or your Spaces to cover them.

How we apply interest if you have money in a Space

You won't earn any interest on your account. However, if you have a negative balance in your account and not enough funds in your total account balance to cover the negative balance, you might have to pay interest and fees (as applicable). Please read the [Rates, Fees and Charges](#) section below for more information.

Example

If the main part of your account is in an unarranged overdraft, but you have money in your Spaces, we'll count the money in Spaces as part of your total balance. The total balance of your account will be the money in your Space/s minus any negative amount in the main part of your account. For example:

- If you have -£50 in the main part of your account and £100 in a linked Space, you'll have a total balance of £50 in your account. You will not be charged or receive any interest on your total balance.
- If you have -£50 in the main part of your account and £40 in linked Spaces, you'll have a total balance of -£10 in your account. You'll be charged any overdraft interest or fees set out in the [Rates, Fees and Charges](#) section below (if they apply) on the -£10.

Restricting or closing your account

If you want to close your account

You can ask us to close your account in the Starling app at any time or by using the contact details in the [Getting in touch with us](#) section above. We'll close the account straight away, unless we can't for reasons set out in the section 'When we might need to keep your account open' in the Personal Account General Terms. Please see the 'Closing your account' section of the Personal Account General Terms for more information about account closure.

If you wish to close your main Starling Personal Current Account, you will need to close this account first.

When we may close your account

We may close your account for various reasons. Please go to the 'Closing your account' section in the Personal Account General Terms for the full list of reasons.

When we may restrict your account

We may stop certain functionalities or aspects of your account, such as your ability to use payment instruments, spend or take out money. Please go to the section called 'When we may stop or limit your account' in the Personal Account General Terms for the full set of reasons.

When we say 'payment instrument' we mean something unique to you, that you use to pay and make transactions from your account. This includes your physical debit card, a virtual 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 Starling app login details, PIN codes, biometrics and other security details to make a payment.

If there's money in your account

You'll be directed to move any money in your account when you request to close your account.

If there's money in your account after it's been closed (e.g. because we closed your account (not you) or you received a refund) we'll either move the money to your main personal current account (if it's still open), or take the steps as set out in the 'If there's money in your account' section in the Personal Account General Terms.

Section 2: Rates, Fees and Charges

When we won't charge you

We won't charge you any fees for opening or running your additional personal current account. We also won't charge you for using an unarranged overdraft, or if we reject a payment.

Interest rates

Positive balances	You won't earn any interest on this account. This means we won't pay you interest on your balance.
Money you owe us	You won't be charged any interest for going into an unarranged overdraft.

Fees for sending money out of your additional personal current account

British pounds

Payment type	Is there a charge?
Instant payments you make to family, friends or a business using Faster Payments	No
A regular payment set up to be paid on a set date using a standing order	No
High-value payments using CHAPS	Yes, £20 per payment
Direct Debits using BACS	No

Foreign currencies

Payment type	Is there a charge?
Sending payments in foreign currencies (including between two Starling accounts)	<p>Yes - we'll show you the exchange rate and any fees before you make the payment in the Starling app or online banking. If your session expires, you'll need to restart the process and the exchange rate you were previously given might change.</p> <p>We use a live third party exchange rate which may change throughout the day. The rate used will also depend on the currency of the payment and the currency it's being converted to. We'll make sure to give you the most accurate information on these rates where possible.</p> <p>Please note, whoever you're paying may receive less money than you send if their bank – or any others helping to process the payment – charge their own fees. We don't have any control over these charges.</p>

Fees for receiving money into your additional personal current account

British pounds

Payment type	Is there a charge?
Receiving any payment type in British pounds	No charge.

Foreign currencies

Payment type	Is there a charge?
Receiving any payment type in foreign currencies	No charge, but we'll convert the foreign currency into British pounds using Starling's internal exchange rate.

Starling's internal exchange rate

Starling's internal exchange rate is based on a mid-market point calculated from third party exchange rates, plus a margin.

You can find out more details about Starling's internal exchange rate on our website at <https://help.starlingbank.com/business/topics/sending-and-receiving-money/how-much-does-it-cost-to-receive-a-euro-payment-into-your-gbp-current-account>. You can also get in touch with us using the contact details above to find out Starling's current internal exchange rate. As exchange rates change regularly, we can't tell you the exact rate that we'll use to convert a payment beforehand. But you'll be able to see the exact rate that was used in your in-app transaction feed and in your statements.

Paying in cash through the Post Office

These charges apply to any cash deposits you make within a calendar year (between January and December). This includes any money you deposit to add to a Space from the main part of your account.

Amount	Is there a charge?
Up to and including £1,000	No charge.
Above £1,000	<p>0.7% of the amount above £1,000.</p> <p>This £1,000 limit applies across your main personal current account and any additional current account you have with us.</p>

Example 1

If you pay £900 cash into your additional personal current account via the Post Office between January and December of the same year, you won't be charged a fee.

Example 2

If you pay £1,200 cash into your additional personal current account via the Post Office between January and December of the same year, you'll be charged £1.40 (which is 0.7% of the £200).

Example 3

If you pay £1,000 cash into your personal current account and £500 into your additional personal current account via the Post Office at the same time, you'll be charged £3.50 (which is 0.7% of the £500).

Example 4

If you pay £500 cash into your additional personal current account via the Post Office in March and then £600 cash into your additional personal current account via the Post Office again in October of the same year, you'll be charged £0.70 (which is 0.7% of the £100).

Taking out cash

Type of cash withdrawal	Is there a charge?
In British pounds in the UK	No charge by Starling. However, you might be charged a fee by some ATM providers.
In a foreign currency outside the UK	<p>No charge by Starling, but there might be other charges you have to pay:</p> <ul style="list-style-type: none">• If you take out cash in a foreign currency, the Mastercard exchange rates at the time will apply. These rates are set out on their website: https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html (link will take you to a third-party website). The ATM provider may also charge its own fee.• If you choose for the exchange rate to be applied against an amount shown in British pounds, the ATM provider will apply its own exchange rate and may charge its own fee.

Debit card fees

Currency of card transaction	Is there a charge?
In British pounds in the UK	No charge by Starling.
In a foreign currency in the UK or outside the UK	<p>No charge by Starling, but there might be other charges you have to pay:</p> <ul style="list-style-type: none">• If you make a payment in a foreign currency, the Mastercard exchange rates at the time will apply. These rates are set out on their website: https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html (link will take you to a third-party website). The retailer may also apply its own fee.• If you choose to make the payment in British pounds, the retailer will apply its own exchange rate and may charge its own fee.

If you need to replace your debit card

You can use the card linked to your main personal current account to make payments from your additional personal current account. See our website for more information:

<https://help.starlingbank.com/personal/topics/additional-gbp-account/how-does-my-card-work-with-an-additional-personal-account>.

If you need to replace your debit card, we can charge you a £5 fee. Your replacement card will be sent to the UK address you've given us. If you lose your card or it's stolen while you're abroad, we can charge you a £10 fee to replace it.

If you need a certified bank statement

You can get certified bank statements in the Starling app for free. If you need your statement certified in a different way, or you want to certify any other documents, we can charge you a £20 fee.

Please visit <https://www.starlingbank.com/features/statements> for information about statements.