

Additional Personal Current Account Schedule and Rates, Fees and Charges

STARLING

Effective from 31 May 2026

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Section 1: Additional personal current account terms

1. 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. You can find our FAQs at starlingbank.com/help or in the Starling app.

2. 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.

3. 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.

4. 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 at 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.

5. Overdraft

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

6. Organising your money (Spaces)

When we talk about 'Spaces' in this account schedule, we're referring to a Spending Space as set out in the Starling app.

Spaces let you set aside money from the main balance of your account.

You can set up Spaces at any time with an additional personal current account. You can do this in the Starling app or online banking, where available.

Your total account balance is made up of the money in the main part of your account and the money in any Spaces within your additional personal current account.

Example
<ul style="list-style-type: none">• If you have £50 in the main part of your account• And you have £50 in a Space• Your total account balance is £100

You can also move money between the main balance of your account and any Space, unless we tell you otherwise.

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 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. This includes from the main part of your account or a Space.

Examples

Example 1

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

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

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

We won't automatically move the £10 you have in another part of your account (including your Space with the £10) 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 no money in the 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 zero, the payment will be rejected.

We won't automatically move the £10 you have in another part of your account (including the main part of your account with the £10) 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 part of your account you're trying to make a payment from (either your main balance or a Space).

How we apply interest if you have money in a Space

You won't earn any interest on the balance in the main part of your account and any Spaces you have.

If your total account balance is negative, you might have to pay interest or fees (as applicable). Please read the 'Rates, fees and charges' section below for more information.

Example

If the main part of your account has a negative balance 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 the balance in the main part of your account is -£50
- But you have £100 in a Space
- Your total account balance is £50

- If the balance in the main part of your account is -£50
- But you have £40 in a Space,
- Your total account balance is -£10

7. 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 (as applicable to your account), 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 set out in the 'If there's money in your account when it's closed' section in the Personal Account General Terms.

Section 2: Rates, fees and charges

1. 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.

2. 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.

3. 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?
<p>Sending payments in foreign currencies (including between two Starling accounts)</p>	<p>Yes – we'll show you the exchange rate and delivery fee before you make the payment in the Starling app or online banking. We'll also charge you a 0.4% conversion fee along with the Starling outbound exchange rate. 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>Other companies and banks may be involved in processing the payment, including the bank of the person you're paying. This means there may be delays and these companies or banks may deduct fees from the amount you send. We don't have any control over these fees that other companies or banks charge.</p> <p>If you're sending payments in foreign currencies between two Starling personal accounts (for example, a payment from a Starling GBP Personal Current Account to a Starling Euro Personal Current Account), we'll charge you a 0.4% conversion fee along with the Starling outbound exchange rate.</p> <p>You'll see the amount, exchange rate and fee that will apply before you make the payment in the Starling app. You'll also see this on your statement. You can find more details about exchange rates on our website at help.starlingbank.com/personal/topics/sending-and-receiving-money/what-are-the-different-starling-exchange-rates.</p>

4. 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 inbound exchange rate.

Starling's inbound exchange rate

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

You can find more details about our inbound exchange rate on our website at help.starlingbank.com/personal/topics/international-payments/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 inbound 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 rate that was used in your in-app transaction feed and in your statements.

5. 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	0.7% of the amount above £1,000. This £1,000 limit applies across your main personal current account and any additional current account you have with us.

Examples

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).

6. Taking out cash

Type of cash withdrawal	Is there a charge?
In British pounds in the UK	We won't charge, but you might be charged a fee by some cash machine providers.
In a foreign currency in the UK or outside the UK	<p>We won't charge, 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 and decline the conversion offered to you by the cash machine provider, the Mastercard exchange rates at the time will apply. These rates are set out on their website www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html (link will take you to a third-party website). The cash machine provider may also charge its own fee. • If you take out cash in a foreign currency and accept the conversion offered to you by the cash machine provider, the cash machine provider will apply its own exchange rate and may charge its own fee.

7. Debit card fees

Currency of card transaction	Is there a charge?
In British pounds in the UK	We won't charge.
In a foreign currency in the UK or outside the UK	We won't charge, but there might be other charges you have to pay: <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 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.

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.

8. 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 starlingbank.com/features/statements for information about statements.