

## Easy Bank Transfer Terms and Conditions

These terms and conditions apply each time you use the easy bank transfer service, which is the payment initiation service that we provide. For our business customers these terms and conditions are the additional conditions for the easy bank transfer service.

When we say the following terms in this document, we mean:

- **"you" or "your"**: a Starling customer, an authorised individual or another person (for example, someone with a power of attorney) who has legal access to someone else's Starling account.
- **"we", "our", or "us"**: Starling Bank Limited, company number 09092149 registered at 5th Floor London Fruit And Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW.
- **"easy bank transfer"**: a payment you make with the easy bank transfer service.
- **"easy bank transfer service"**: the type of payment initiation service we provide.
- **"other account provider"**: the other financial institution or payment service provider that you have a payment account with.

Please read these terms and conditions carefully. They include important information about your obligations, liability, and what to do if an easy bank transfer is incorrect or unauthorised.

### About easy bank transfers

You can request a GBP easy bank transfer in the Starling app to move money from a payment account you hold with another account provider into your Starling account.

### How these terms and conditions apply

They do not affect any other terms and conditions that apply to:

- The accounts you have with us;
- Any other services we provide;
- Accounts and services provided by your other account provider.

### How we use your consent

Each time you submit an easy bank transfer request through the Starling app, you give us explicit consent to contact your other account provider to ask them to send money from the account you have with them to your Starling account.

### Easy bank transfer use

- Your right to access and use easy bank transfer service is specific to you, and it can't be transferred to anyone else.
- You must make sure any information we ask you to give us when you use easy bank transfer is accurate, complete, and up to date.
- You must not use the easy bank transfer service for any unlawful purpose or in a way that goes against these terms and conditions.

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### Keeping your account secure

- You must always keep your Starling security details and any device you use to access the easy bank transfer service secure. You must not share your security details with anyone else, even if they share the account with you.
- If you use biometrics to access easy bank transfer, like face or fingerprint recognition, you must make sure only your own biometric information is registered on any device you use to access the easy bank transfer service (as applicable).
- You must tell us immediately if you think your security details have been compromised or if someone else has accessed the easy bank transfer service from your account without authorisation.

### When we can refuse to make an easy bank transfer

- We may refuse to initiate an easy bank transfer if:
- You give us incorrect or incomplete information that's needed to process the payment.
- You don't give us explicit consent to initiate the payment.
- We reasonably believe the payment is likely to fail – for example, if there isn't enough money in your other account.
- We suspect the payment is fraudulent or unlawful.
- We are required to do so by law or regulation.
- You are a business customer and there currently is an internal dispute between authorised individuals.

We may delay executing an easy bank transfer for up to 4 business days if we have reasonable grounds to suspect the payment might be fraudulent or dishonest. If this happens, we'll contact you as soon as possible to explain what you need to do, unless the law prevents us from doing so.

Where we can, we'll notify you without undue delay and explain why we have refused or delayed initiating the payment, unless the law prevents us from doing so.

### When we may suspend or restrict your use of the easy bank transfer service

We may suspend, restrict, or stop you from using the easy bank transfer service if we reasonably believe it's necessary for one of these reasons:

- The security of your account or the easy bank transfer service is at risk.
- We suspect unauthorised or fraudulent use of your security details or easy bank transfer service.
- We need to comply with a legal or regulatory requirement.
- There's a technical issue.
- There is another reason beyond our reasonable control.
- You are a business customer and there currently is an internal dispute between authorised individuals.

Where we can, we'll notify you without undue delay and give our reasons, unless the law prevents us from doing so.

### What we're liable for

We are liable to you for loss or damage you suffer as a foreseeable result of us:

- breaching these terms and conditions; or
- not protecting your information and keeping it secure as required by law.

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Nothing in these terms can exclude our liability for fraud, gross negligence, or any liability that the law says cannot be excluded or amended.

We're responsible for submitting your easy bank transfer payment order correctly and securely.

### The other account provider's responsibilities

Your other account provider is responsible for executing the payment and making sure the money reaches your Starling account.

### What we're not liable for

We're not liable for any errors caused by your other account provider when executing the payment.

If someone else accesses your account or the service from any of your accounts without authorisation, we will not be liable for any loss or damage this causes if:

- You intentionally or negligently failed to take all reasonable precautions to protect your security details or device.
- You failed to notify us promptly of any suspected unauthorised access.
- You acted fraudulently.

We're not liable for any failure or delay in providing the easy bank transfer service if it's caused by events outside of our reasonable control. This includes, but is not limited to:

- outages or failures of payment systems, telecoms, or power networks, including those that affect your other account provider
- legal or regulatory changes
- third-party actions

### Incorrect or unauthorised payments

If you think a payment made using easy bank transfer was incorrect or unauthorised, and the money was taken from an account you hold with another bank or payment service provider, you must contact the other account provider as soon as possible. This is because your other account provider is responsible for investigating payments that are taken from the account you have with them. Please also contact us so we can help.

If the unauthorised or incorrect payment was caused by us, we'll work with your other account provider to resolve any issues.

Your right to a refund may depend on you telling your other account provider without undue delay and in any event within 13 months of the transaction date.

This does not affect your statutory rights under the Payment Services Regulations 2017.

### Fees

We will not charge you for using the easy bank transfer service. But, your network operator or internet provider may charge you for using the internet or mobile data to access and use the easy bank transfer service.

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### How we use your data

By using the easy bank transfer service, you give us your explicit consent to process and hold the information you provide so we can deliver the easy bank transfer service. You can read more about how we use your personal data in our privacy notice: [www.starlingbank.com/legal/privacy-notice](http://www.starlingbank.com/legal/privacy-notice).

### Complaints

If you have a complaint about the easy bank transfer service, please contact us. You can contact us 24 hours a day, 7 days a week using the following contact details:

#### Starling app

Send us a message in the 'Help' section of the app.

#### Telephone

+44 (0) 207 930 4450

#### Email

[help@starlingbank.com](mailto:help@starlingbank.com)

You can refer your complaint to the Financial Ombudsman Service (FOS) if you're not happy with how we handled it. The FOS is an independent organisation that helps settle issues between banks and customers. You can contact the FOS on the details below.

#### Address

Financial Ombudsman Service, Exchange Tower, London E14 9SR

#### Telephone

0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile).

#### Email

[complaint.info@financial-ombudsman.org.co.uk](mailto:complaint.info@financial-ombudsman.org.co.uk)

#### Website

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Governing law and jurisdiction

These terms are governed by the laws of England and Wales. Any disputes about them may be brought in the courts of England and Wales.

We might update these terms and conditions from time to time. Any changes will become effective as soon as we post the updated version on our website and in the Starling app.