

Octopus Promotion Terms and Conditions

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1. Welcome

These terms and conditions are for Starling Bank's promotional offer with Octopus Energy. They contain important information about how the promotion works, who can take part in it, and when the reward offered through the promotion is paid.

When we use the following words in these terms, this is what we mean:

- **'account'**: a Starling personal GBP current account or joint account. This doesn't include any other types of Starling account, like business, teen, savings or any currency accounts.
- **'household energy supply contract'**: a contract with an energy supplier to provide gas, electricity, or both to a home in the United Kingdom.
- **'Octopus'**: Octopus Energy Limited, company number 09263424 registered at UK House, 5th Floor, 164-182 Oxford Street, London, United Kingdom, W1D 1NN.
- **'promotion'**: the offer promoted by Starling as described in these terms.
- **'reward'**: the £50 you'll get if you meet all the eligibility criteria and complete the steps to qualify, as set out in these terms.
- **'Starling' '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.
- **'you' or 'your'**: a Starling customer who participates in the promotion.

2. Who is eligible

To be eligible to register for the promotion and to receive the reward, you must:

- be aged 18 or over;
- be an existing Starling customer with an open account;
- not have any restrictions applied to your account;
- have never received an Octopus reward before, whether through a different Octopus promotion or a referral scheme.

You can only claim the reward once. Even if you take out another household energy supply contract in future, you can't take part in the promotion again.

If you have a joint account, only one reward will be paid, even if you both have a separate household energy supply contract with Octopus.

3. How to qualify for the reward

To qualify for the reward, you must:

- register for the promotion through the Starling app on or after 3rd August 2026. We'll re-direct you to the Octopus website to provide your details;
- if you're not already an Octopus customer, follow the steps on the Octopus website to apply to enter into a household energy supply contract with Octopus and successfully transfer your energy supply to them;
- within 2 months of registering for the promotion, successfully pay at least 1 Octopus bill via Direct Debit from your Starling account.

You won't qualify for the reward if any of the following apply:

- Octopus doesn't become your energy supplier for any reason, for example because you change your mind or they decline your application;

- you cancel your household energy supply contract with Octopus before they start to supply energy to your home or before a Direct Debit payment to Octopus goes through from your account;
- you make a Direct Debit payment to Octopus from Starling but not from an account defined as eligible for the promotion in Section 2 of these terms;
- your household energy supply contract with Octopus is either a pre-payment contract or for a business premises;
- you do not register for the promotion through the Starling app.

4. How you'll receive the reward

If you qualify for the reward, we'll pay it into your Starling account within 60 days of your first Octopus Direct Debit payment going through from it. If you haven't received the reward after that time, please contact us.

If you've got more than one Starling account, we'll pay the reward into the one you used to make your successful Direct Debit payment to Octopus.

If your Starling account is closed by you or us before the reward is paid, you won't receive it. This applies even if you've met all the other eligibility criteria and completed the steps to qualify, as set out in these terms.

5. Your privacy

Any personal information you give to Octopus when registering for the promotion must be true and accurate. They'll handle the information you provide to them in line with their privacy policy which you can find at: <https://octopus.energy/policies/privacy-policy/>

We will receive information about you from Octopus, for example so that we can identify whether you have qualified for the reward. You can read our privacy notice here: <https://www.starlingbank.com/legal/privacy-notice/>

6. Other important information

The promotion is subject to availability and will run until withdrawn by Starling. Starling can withdraw it at any time.

The right to the reward can't be transferred or exchanged for any other kind of benefit.

We can:

- withdraw or change these terms at any time. If you'd already registered for the promotion on or before the date when we do this, and you qualify for the reward, we'll pay you the reward in line with the terms that applied when you registered;
- refuse to pay you the reward if:
 - you break these terms or any terms relating to your account;
 - your account has been restricted;
 - we're not legally allowed to; or
 - we think you're participating fraudulently or attempting to abuse the promotion.

Starling won't be responsible to compensate you for any loss or damage that arises in connection with the promotion or you taking part in it, except where the law says we must be. In any case, we won't be responsible for any loss or damage caused by events outside our reasonable control or which wouldn't have been reasonably foreseeable by us both at the time when you accepted these terms. Nothing in these terms

limits Starling's liability where this cannot be limited or excluded by law.

Octopus decides whether to accept any application you make to transfer your energy supply to them. Starling is not responsible for these decisions. Before you apply for a household energy supply contract with Octopus, you should read the terms carefully and consider whether it's right for you. You should also check if you will have to pay a fee to your current energy supplier to end your existing contract.

If you have a question or you're not happy about the promotion, please get in touch with us. You can find our contact details in Section 7 of these terms. If you make a complaint relating to Octopus or their service, we won't be able to respond to it and you'll need to contact Octopus directly instead.

Starling can't give you personal tax advice and it's your responsibility to pay any taxes that may be due as a result of participation in the promotion. If you're unsure about your circumstances, you should seek independent tax advice.

These terms and conditions are governed by the laws of England and Wales. You can bring a claim against us in the courts of England and Wales. If you live in Scotland or Northern Ireland, either you or us can also bring a claim in the courts of the country you live in.

7. Getting in touch

The fastest way to contact us is via the app. Or if you prefer, call us on 020 7930 4450 or pop over an email to help@starlingbank.com.

If you're reaching out via the app: Log in to your app, tap the menu icon in the top right corner, tap 'Help' and then 'Talk to Starling'. You'll then be able to send us a message or start a live chat session.