

Starling Accounting Additional Conditions

STARLING

Applies from 16 March 2026

These additional conditions apply to your use of '**Starling Accounting**'.

These additional conditions (as amended from time to time) apply from the date we first enable Starling Accounting for your Business Current Account or Sole Trader Current Account (as applicable) and continue until we or you cancel Starling Accounting in accordance with these additional conditions. These additional conditions will apply to any changes, updates or new features added to Starling Accounting, unless otherwise stated.

These additional conditions supplement and form part of your Agreement with us in respect of your Business Current Account or Sole Trader Current Account (as applicable).

Except where otherwise defined in these additional conditions, terms defined in the General Terms will have the same meaning in these additional conditions. If there is a discrepancy between the General Terms or the Account Schedule(s) and these additional conditions, these additional conditions will take priority.

By accepting these additional conditions, you are confirming that you have the capacity to enter into these additional conditions and be bound by them, and that the person accepting these additional conditions is an Authorised Individual with the authority to do so on your behalf. You must ensure that all Authorised Individuals in your business comply with these additional conditions.

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

'MTD': means Making Tax Digital, the UK government's initiative to implement a digital tax system for businesses in the UK for Income Tax and VAT.

'Starling Accounting': means the HMRC-recognised software for MTD that allows you to manage your business' bookkeeping, accounting and tax. It is provided as an additional service within your Business Current Account or Sole Trader Current Account (as applicable). It is not a payment service (as defined in the Payment Services Regulations 2017) and is not part of our core banking products or services.

'UK GAAP': means the body of accounting standards published by the UK's Financial Reporting Council.

'VAT': means Value Added Tax in the UK.

Who can use Starling Accounting

Starling Accounting is offered as an additional service to Business Current Account or Sole Trader Current Account (as applicable) customers who:

- Meet and maintain the eligibility requirements for holding a Business Current Account or Sole Trader Current Account (as applicable); and
- Are eligible to use Starling Accounting. The eligibility criteria are available on our website at <https://help.starlingbank.com/business/topics/accounting/who-is-eligible-to-use-accounting/>

We may conduct additional set-up, security, and anti-fraud checks. We may decline, delay activation, change or suspend Starling Accounting at any time for regulatory, financial crime, security, risk, or operational reasons.

Getting started

You can elect to use Starling Accounting in Online Banking (or the Starling app, if available) by completing the set-up process, including entering the required details for your business. If you have multiple Business Current Accounts or Sole Trader Current Accounts (as applicable), you must set-up Starling Accounting for each relevant account to be able to use Starling Accounting for that account. We may amend the set-up process and the information required from you at any time.

Your responsibilities

You are responsible for:

- The accuracy, sufficiency and completeness of the information entered or uploaded, and any documents filed or produced using Starling Accounting. If you see any errors, inaccuracies or incomplete information in Starling Accounting or any documents produced by Starling Accounting, you must correct these where possible or notify us immediately.
- Checking that any information and documents are accurate, true and complete before using it or sending it to any third party, including your customers, your accountant or advisors, and any tax or regulatory authorities.
- Correctly setting up Starling Accounting to enable Starling Accounting to customise functionality relevant to your business type (e.g. sole trader or limited company), starting date for tax purposes and VAT registration.
- Understanding the accounting standards and tax rules that apply to your business, and ensuring that your use of Starling Accounting aligns with and is appropriate for your chosen accounting and reporting standards, noting that, in the case of a Business Current Account, Starling Accounting allows you to record your transactions following UK GAAP principles.
- Providing Starling Accounting with all necessary and accurate income and expenditure information for it to produce tax calculations and submissions, including if you use Starling Accounting to manage partial sources of income. We will not calculate tax liabilities for income and expenditure that are not disclosed to us.
- Keeping your details up to date in Starling Accounting.
- Correctly registering and maintaining your registration(s) with HMRC, any relevant third party or any relevant regulatory authority.
- Your tax affairs, paying any tax liabilities due to the relevant tax or regulatory authorities, checking the applicable rates of tax, and obtaining independent tax, accounting, financial or legal advice, where appropriate. We are not required to, and will not, give you notice of any changes in tax laws (including changes to applicable rates of tax) which may affect the tax treatment of transactions or rates of tax which are applicable to you, or used in Starling Accounting.
- Checking that the information provided to you about, or directing you to, HMRC policies and guidance on accounting and tax matters, are up to date and apply to your circumstances.

Subscriptions

We offer two subscriptions to Starling Accounting. However, we may change this at any time (subject to the sections "*Fees*" and "*Changes to Starling Accounting and these additional conditions*" below).

- **Accounting Essentials** - a free subscription offering a range of bookkeeping, accounting and tax features, including, if applicable to your business, MTD for Income Tax.
- **Accounting Plus** - a paid monthly subscription offering the features available in Accounting Essentials, plus the ability to submit VAT returns to HMRC and other features. The fee for Accounting Plus is £14 per month (inclusive of VAT).

Subject to the Fees section below, any subscription fee(s) are to be paid monthly, in advance for any Starling Accounting subscription. If you upgrade or start a paid Starling Accounting subscription mid-month, we may waive the subscription fee for the remaining days of your first month at our discretion. Your new monthly subscription fee will begin on the first day of the following month.

You can update your Starling Accounting subscription at any time via Online Banking or the app. For changes to a higher-tier subscription, changes to your subscription access will take effect immediately, while changes to a free or lower-tier subscription apply from the first day of the following month.

Fees

In addition to Accounting Plus, we may charge fees for any subscription, features or add-ons to Starling Accounting in the future.

If we decide to change our pricing or introduce new fees to your existing Starling Accounting service, we'll notify you in advance as described under the section "*Changes to Starling Accounting and these additional conditions*" below.

We may offer customers discounted or free trial periods for Accounting Plus or any other paid subscription, feature or add-on for Starling Accounting ("**Discounted Promotions**"). We may offer or extend a Discounted Promotion at our discretion, on any such terms communicated to you at the time of our offer. To accept the offer you must subscribe or upgrade to the relevant subscription, feature, or add-on through Online Banking (or in the Starling app, if available).

Any discount or free trial applies for the specified period ("**Promotion Period**"). After the Promotion Period expires, any discount will be disappplied and/or your subscription will automatically convert to a full-priced subscription, unless you cancel before the end of the Promotion Period.

You authorise us to debit any fees from your Business Current Account or Sole Trader Current Account (as applicable) without further notice where:

- (a) You agree to a fee-based subscription to Starling Accounting or a paid upgrade, feature or add-on;
- (b) You agree to a pricing change; or
- (c) You change your subscription from Accounting Essentials to Accounting Plus, or to any other Starling Accounting paid subscription.

You must pay the applicable fees until your access to Starling Accounting is disabled or terminated.

No advice

Starling Accounting is designed to provide you with tools to manage the bookkeeping, accounting and tax affairs of your business. The content and materials featured in, linked to, or provided in relation to, Starling Accounting are for your information only, do not address your circumstances or requirements, and do not constitute advice. We do not provide any tax, accounting, financial, or legal advice in any way and any such information should not be considered as such.

We may provide information to you about, or direct you to, HMRC policies, guidance and statements of practice on accounting and tax matters. This is not intended to be tax, accounting, financial, or legal advice in any way and any such information should not be considered as such. We accept no responsibility for the accuracy of this information and do not warrant that this information is up to date. We do not accept any liability for your use of this information.

If you have any questions or are unsure of the tax treatment of any of your transaction(s), we recommend that you seek independent advice from a qualified advisor and/or contact HMRC.

Your Indemnity to us

You will indemnify us against any third-party claims, liabilities, damages, expenses, and costs (including reasonable solicitors' fees) caused by or arising from your use of Starling Accounting, your violation of these additional conditions, or your breach of any third party intellectual property rights or other such right of any third party.

Our Liability to you

If we don't comply with our obligations under these additional conditions:

- We'll only be responsible for losses that are a direct and foreseeable result of our failure to comply. We, our agents, directors, officers, shareholders, employees, and subcontractors will not be responsible for any losses caused by things outside our control, anything we couldn't have predicted, any indirect losses, or any of the following (whether direct or indirect): loss of business, loss of profit, loss of opportunity, or loss of reputation or goodwill.
- Our total aggregate liability for losses resulting from, or in connection with, our failure to comply with these additional conditions (whether in contract, tort (including negligence) or otherwise) is limited to £1000. This does not limit our liability for gross negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be limited by law.

We will not be responsible for:

- Any costs or losses resulting from, or in connection with any inaccurate, incomplete or false information or documentation filed or produced using Starling Accounting.
- The final effective rate of tax that is applied to any transaction or return, because Starling Accounting relies on user input, including any reliefs and allowances applied.
- Any differences in the final amount of tax payable to HMRC and the estimated tax payable calculated by Starling Accounting.
- Any information received from any tax and regulatory authorities and other third parties, or your or our use of this information or third party technologies as part of the operation and use of Starling Accounting.

Licences and Intellectual Property

We grant you a personal, non-exclusive, UK based and limited licence which permits you to use Starling Accounting for your own business purposes, in connection with our agreement. We (or our licensors) own all the intellectual property rights in Starling Accounting. Our licence to you to use Starling Accounting on Online Banking and the Starling app (if available) will end when you or we terminate these additional conditions. You must not sub-license Starling Accounting and you must not change or copy any content or software given to you in connection with our agreement.

Where you upload any intellectual property to our system as part of Starling Accounting (for example your logo, or in supplier receipts or bills), you grant us a licence to use such intellectual property to provide Starling Accounting to you. Your licence to us will continue while we are providing Starling Accounting to you.

You confirm that you have the full rights to, or full permission to use, such intellectual property.

Service Availability

We may carry out maintenance. We will provide notice of planned maintenance, including duration. For emergency or unplanned maintenance, we will try to notify you as soon as possible.

We do not guarantee, or undertake to provide, a continuous and uninterrupted service and will not be liable to you where Starling Accounting is not available.

Changes to Starling Accounting and these additional conditions

We may need to make changes to Starling Accounting and these additional conditions from time to time. We will give you at least 2 months' advance notice before the changes take effect, unless one of the exceptions below applies, we are prevented from doing so by law or regulation, or we determine that we are required by law or regulation to make the changes more quickly. We'll let you know by email or in the app.

If you do not accept the change(s), you can cancel Starling Accounting and end your agreement to these additional conditions without charge, before the change(s) take effect. Please refer to the section "When you can cancel Starling Accounting" below.

If we give you advance notice and we don't hear from you, we'll treat you as having accepted the change, except if we introduce a fee for Accounting Essentials or additional features to Starling Accounting for which a fee is payable.

We will not give you advance notice of a change to Starling Accounting where:

- We are making a change to the design, features, functionality or technical specifications of Starling Accounting which we determine will benefit our customers.
- We reduce fees or charges for Accounting Plus, or change the way we charge in a way that's favourable to you.
- We change these additional conditions to make them fairer to you.
- We are required to make a change to Starling Accounting by law or regulation, a court order, a regulator or a tax authority, or we otherwise determine that the change is needed to make Starling Accounting consistent with law or regulation.
- In our view, there are financial crime, security, risk or operational reasons to make such a change.

Where we do not give you advance notice, changes to these additional conditions will be effective on the date we notify the change to you. We may not notify you at all of changes to Starling Accounting which do not involve a change to your Agreement.

If we introduce a fee, either for Accounting Essentials or by adding optional features for which a fee is payable, then we will contact you to give you the opportunity to agree to continue using Accounting Essentials or sign up to the new optional feature. If you decide not to accept the fee, then we will remove your access to Accounting Essentials (if the fee is for Accounting Essentials as a whole) or limit your access to the new feature (if the fee is for the new feature).

When we can suspend or stop providing Starling Accounting

We can suspend or stop providing Starling Accounting at any time. If we suspend or stop providing Starling Accounting, we will normally give you at least 2 months' notice before the suspension or cessation takes effect (unless we determine that we are prevented from doing so by law or regulation, or that we need to stop providing Starling Accounting sooner to comply with law or regulation). We'll contact you using the details you have given us.

We've outlined below some other circumstances where we will not give you advance notice. This is not an exhaustive list and there may be other reasons not listed below when we need to suspend or stop providing Starling Accounting without advance notice.

We will not give you advance notice that we are going to suspend or stop providing Starling Accounting where:

- We close, restrict, or suspend your Business Current Account or Sole Trader Current Account (as applicable).
- We are required to suspend or stop providing Starling Accounting by law, regulation, a court order or a regulator.
- You breach the terms of your Agreement.
- In our view, you cease to meet the eligibility criteria for using Starling Accounting or your business or accounting standard is otherwise considered by us to be unsuitable for use with Starling Accounting.
- In our view, there are financial crime, security, risk or operational reasons to do so.
- You fail to pay any fee (if applicable).

When you can cancel Starling Accounting and what happens

You may cancel Starling Accounting and end your agreement to these additional conditions at any time by closing your Business Current Account or Sole Trader Current Account (as applicable), cancelling Starling Accounting in Online Banking (or the Starling app, if available), or by contacting us to let us know that you are cancelling Starling Accounting.

Once your access to Starling Accounting ends, you will only be able to access historic information and documents from Starling Accounting by requesting this from our Support team.

If you cancel Starling Accounting, this will not affect your Business Current Account or Sole Trader Current Account (as applicable) or any other products or services that you may have with us, unless we notify you.

What happens when we suspend or stop providing Starling Accounting

Depending on the reason for suspending or stopping the provision of Starling Accounting, your access to Starling Accounting will end immediately or at the end of the notice period (if applicable). Any accrued fees remain payable.

If we close your Business Current Account or Sole Trader Current Account (as applicable), we may provide a pro-rata refund for the remainder of your monthly subscription to Starling Accounting.

You will be able to access historic information and documents from Starling Accounting by requesting this from our Support team.

If we suspend or stop providing Starling Accounting, this will not affect your Business Current Account or Sole Trader Current Account (as applicable) or any other products or services that you may have with us, unless we notify you.

Data Privacy and Confidentiality

Starling Accounting may contain your personal data as well as personal data belonging to third parties. You confirm that you have the necessary authority and a lawful basis to process and share all such personal data with us. We will process this personal data in accordance with applicable regulations and laws, our privacy notice and our Additional Services Data Protection Agreement. These are available in the Starling app and on our website at www.starlingbank.com/legal/privacy-notice and www.starlingbank.com/docs/legal/additional-services-data-processing-agreement-march-2026.pdf (each as amended from time to time).

You and we both agree not to share any confidential information of the other party without their written consent, unless otherwise permitted by these additional conditions or required by applicable law or a regulatory authority.