

Business Expense Card Additional Conditions

Applies from June 2026

STARLING

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Starling Business Expense Card - Additional Conditions

1. Welcome

These are the terms and conditions for the Starling Business Expense card (**'additional conditions'**).

When we say **'you'** or **'your'** in this document, we mean the account holder of the Business Current Account or Sole Trader Current Account (**'account'**) as applicable that is linked to an Expense card.

You can add an Expense card to your account by creating a Space. We call this an **'Expense Card Space'**. With an Expense Card Space, you can set money aside from your main balance that a delegated user can spend using a debit card provided to you under these additional conditions. We call this a **'Expense card'**. When we use **'delegated user'** in these additional conditions, this means a person that you allow to access the money in your Expense Card Space using the Expense card.

These additional conditions set out the terms for using an Expense Card Space and Expense card – including your responsibility as the account holder. It supplements and forms part of your Agreement with us in respect of your account.

Except where otherwise defined, 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 Business and Sole Trader Current Account Schedule and these additional conditions, these additional conditions will take priority.

Getting in touch with us

Only you can contact us about an Expense Card Space, Expense card, or a delegated users' access to the Expense card.

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 by sending 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.

2. How Expense cards work

About Expense cards and Spaces

An Expense card is a debit card that someone you have authorised, can use to spend from your account on your behalf. The card is issued in your name and linked directly to the Expense Card Space. Any spending on the Expense card will use money from the Expense Card Space. You'll be able to see what transactions are made on each Expense card in the Starling app and in online banking.

You can set up an Expense Card Space linked to your account in the Starling app. Only you can access and manage an Expense Card Space and only you can move money to your Expense Card Space from the account it is linked to. You can move money in or out of your Expense Card Space to your account's main balance in the app at any time.

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When you set up an Expense Card Space, you'll get an Expense card for a delegated user. We won't ask for their name or any of their details. **You should only give the Expense card to someone you trust. By giving a delegated user an Expense card you're authorising any payments made using that Expense card.**

We only issue physical Expense cards. This means that you can't get a virtual Expense card or save an Expense card to an e-wallet (for example, Apple Pay or Google Wallet). We'll deliver the Expense card to the address we have on record for you, even if a delegated user lives somewhere else.

We've set a maximum limit for the amount of Expense cards and Expense Card Spaces you can have, as well as the amount of money you can put in an Expense Card Space. For more information about these limits, please visit <https://help.starlingbank.com/business> and search for 'Expense cards'.

Any fees that apply to your Expense card are set out in the 'Rates, Fees and Charges' section of your Business and Sole Trader Current Account Schedule which the Expense Card Space is linked to. You should check this when you open an Expense Card Space and for any updates once the Expense Card Space is open. We'll let you know if we make any changes to the rates, fees and charges which affect your Expense card or Expense Card Space, please see the section 'When we can make changes to your agreement' in the General Terms.

Making payments

An Expense card can be used to make payments by using a retailer's card machine (like when you're paying for something in a shop) and for online transactions. By giving a delegated user an Expense card, you consent to any payments on the Expense card including where:

- your Expense card is presented at a card machine and the Expense card's PIN is entered;
- a signature is provided (for example, if chip and PIN is not available);
- your Expense card is presented at a contactless payment reader; or
- your Expense card is used online and you authorise the transaction in your app.

For Expense card payments that are not in British pounds, please see the section 'Taking out cash abroad or making payments in a foreign currency' in the General Terms for more information on converting foreign currency payments.

An Expense card must be used for business purposes only. It is not for personal use. An Expense card cannot be used at gambling merchants or other restricted merchants, to withdraw money at ATMs, or with an e-wallet. It also can't be used at the Post Office to withdraw or deposit money. You cannot make scheduled payments using an Expense card.

You have the option to set your own contactless limit for an Expense card as long as this is below our maximum limit. For more information about any limits on spending money using an Expense card, please visit <https://help.starlingbank.com/business> and search for 'Expense cards'.

If you want to stop future payments from an Expense Card Space or Expense card, please see the section below, 'Closing an Expense Card Space or cancelling an Expense card' on how to do this. Once a payment is made, you won't be able to cancel it.

If you believe someone has made an unauthorised payment on an Expense card, you must tell us straight away. Please see the section 'If someone makes an unauthorised payment from your account' in the General Terms for more information.

3. Your responsibilities

You own and control the money in the Expense Card Space linked to your account, and you're responsible

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for anything that a delegated user does (or fails to do) with the Expense card. You're also solely responsible for making sure that:

- Each delegated user understands how the Expense Card Space and Expense card work.
- Each delegated user understands that you can see payments they make in the app, and that you can take money out of the Expense Card Space or cancel the card at any time.
- Each delegated user uses the Expense card according to these additional conditions.
- The Expense card and the Expense card PIN are provided to your delegated user safely and securely.
- You and each delegated user keep the Expense card and the Expense card PIN safe according to the 'Keeping your account safe' section in the General Terms.

You must also make sure the PIN set for an Expense card is different from that of any other card you have. Please read the section 'Keeping your account safe' in the General Terms and follow our instructions for the Expense card you hold. If a delegated user no longer needs an Expense card, you must make sure to take it from them and keep it safe or cut it up and throw it away.

You must tell us straight away if an Expense card is lost, stolen, or somehow compromised. You can get in touch with us by using the contact details in the 'Getting in touch with us' section above.

How your main account and Expense Card Space work together

The money you have in your account includes the main balance (the amount you see in the main part of your account) and money in any Spaces you have – which includes an Expense Card Space linked to that account. We'll count both amounts to calculate your total account balance.

If you go into an arranged or unarranged overdraft on your account, we may restrict further payments on any Expense card until your account is in credit. You're responsible for paying back any money you owe us.

For example:

If you have -£50 in an unarranged overdraft in the main part of your account and £40 in an Expense Card Space linked to your account, you'll have a total account balance of -£10 in your account. This may affect the delegated user being able to spend money from the Expense Card Space. You may be charged overdraft interest or fees (if they apply) on the -£10 as set out in the 'Rates, Fees and Charges' section of your Business and Sole Trader Current Account Schedule.

If your Expense Card Space has a negative balance, please see the 'If the Expense Card Space has a negative balance' section below.

If something goes wrong

Provided we've complied with our obligations under our agreement with you, we won't be legally responsible when it comes to issues you or your delegated user might have in using your Expense Card Space or the Expense card. For example, we won't be responsible if the delegated user could not pay for something because there was not enough money in the Expense Card Space.

We won't get involved in any disputes between you and a delegated user. This includes what happens to the money in the Expense Card Space or any payments made from an Expense card. The only time we might get involved is if the dispute relates to how we've provided our services to you

4. Closing an Expense Card Space or cancelling an Expense card

If you want to lock or cancel an Expense card

You can lock and unlock, or cancel an Expense card in the Starling app at any time. If you choose to do this, the Expense card will be immediately locked, unlocked or cancelled, as applicable.

When you lock an Expense card, the Expense card cannot be used to make payments until the Expense card is unlocked again. To find out how to lock or unlock an Expense card, please visit <https://help.starlingbank.com/business> and search for 'Expense cards'.

When you cancel an Expense card, you will need to close the Expense Card Space and the Expense card cannot be used again. You can order a new Expense card if you need one. To find out how to cancel an Expense card, please visit <https://help.starlingbank.com/business> and search for 'Expense cards'.

If you want to close an Expense Card Space

If you want to close the Expense Card Space, you can do this in the app. If you want to close your Expense Card Space and it has a negative balance, please go to the section 'If the Expense Card Space has a negative balance' below for more details.

If you close the Expense Card Space, we'll automatically cancel the connected Expense card. You and any delegated user won't be able to use the Expense Card Space or Expense card once the Expense Card Space is closed.

If you close an Expense Card Space or cancel an Expense card, we'll take that as withdrawal of your consent to make future payments from that Expense Card Space and/or Expense card.

When we may close an Expense Card Space

We can close an Expense Card Space and cancel an Expense card at any time. Unless we're prevented for legal or security reasons, we'll usually tell you before we do this.

We can close an Expense Card Space and cancel an Expense card if we think you (or any delegated user as applicable):

- Break any of the terms we've set out in this document, the General Terms or the Business and Sole Trader Current Account Schedule.
- Have a dispute over the Expense Card Space or Expense card.
- Are using the Expense Card Space or Expense card to commit fraud, or anything else that's illegal or might harm Starling's reputation.
- Are not using the Expense Card Space or Expense card in accordance with these terms and conditions.

We will close an Expense Card Space if the account your Expense Card Space is linked to is closed.

If there is money left in the Expense Card Space when we decide to close it, this will be automatically moved into the main part of the account the Expense Card Space is linked to.

You and any delegated user won't be able to use the Expense Card Space or Expense card once the Expense Card Space is closed.

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If the Expense Card Space has a negative balance

Usually, we'll reject any transactions that would take your Expense Card Space balance below zero. But in some cases, like offline transactions, the payment may still go through.

If your Expense Card Space has a negative balance, we can take the amount you owe from your main account balance. We may restrict the Expense card linked to that Expense Card Space until you put money in the Expense Card Space.

If your total account balance falls below zero (which may happen if there is negative balance in an Expense Card Space), you could be charged interest. Please go to the section 'How your main account and Expense Card Space work together' above which explains how your balance is calculated.

If you or we close your Expense Card Space that has a negative balance, we may take the actions outlined above before closing that Expense Card Space.

When we may restrict an Expense Card Space

We may stop certain functionalities of your Expense Card Space, such as any delegated user's ability to use your Expense card. Please go to the 'When we may stop or limit your account' section in the General Terms for the full set of reasons.

If we restrict an Expense Card Space, please keep hold of the Expense card. We'll let you know when you're able to use it again.