

Euro Personal Current Account Schedule and Rates, Fees and Charges



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Section 1: Euro Personal Current Account Terms

Welcome

This is the account schedule for your euro personal current account. This document tells you everything you need to know about your euro personal current account, including any fees or charges you might need to pay. It forms part of your agreement with us, along with the Personal Account General Terms. If these terms say something different to the Personal Account General Terms, please follow this document. When we say account in this account schedule, we're referring to your euro personal current account.

You can use this account to take out cash and make day-to-day payments in euros, both in shops and online.

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, including information about support you could get (including links to third party resources) if you're struggling to manage your account for personal reasons. To see our FAQs, please visit <https://www.starlingbank.com/help> or the Starling app.

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 through the Starling app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com.

We'll let you know if the details change.

How your account works

Who can open a euro personal current account?

To open and hold a euro personal current account, you must:

- Be 16 years or older.
- Be a resident and have the right to reside in the United Kingdom.
- Only use this account for personal purposes. This means you can't use it for any business purposes (including as a sole trader).
- Have a personal current account (in British pounds) with us.
- Have no other euro personal current account with us.

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.

Payments into your account

Your euro personal current account only lets you receive and make payments in euros. If you want to pay in money in any other currency, you'll need to convert it to euros first. You can't pay into your account by cash or cheque, but you can receive bank transfers from both within and outside the UK.

To convert and pay in money from your Starling personal current account (in British pounds) into your euro personal current account, you can use the Starling app. You can find out more about the rates and any applicable fees for doing this in [Section 2: Rates, Fees and Charges](#) below. You can also find this information in the Starling app, or on our website.

If you need any help with this please contact us using the details under [Getting in touch with us](#) above.

Payments out of your account

To make a payment out of your account you must have enough money in it. We check this by looking at:

- The balance in your account
- Any payments you have asked us to make which are still pending.
- Any limits that apply to your account.

If you don't have enough money in your account to make a payment, we may reject the payment. However, sometimes we may allow the payment and you'll be in what we call an unarranged overdraft (see the [Overdrafts](#) section below for more information). We may not always allow you to make a payment using an unarranged overdraft.

If you want to pay money from your account into your Starling personal current account (held in British pounds), you'll need to pay a fee. You can find more details about the exchange rate and fee in [Section 2, Rates, Fees and Charges](#) below, in the Starling app, or on our website.

Cash withdrawals and card payments

You can withdraw cash and make card payments by linking your Starling personal current account debit card to this account. You can do this in the Starling app.

You can withdraw cash from most ATMs, but you won't be able to do this at a Post Office. Once you've linked your debit card, you can make card payments in euros at any time using your card.

Direct Debits

You can also set up Direct Debits and standing orders using your account. For information about Direct Debits and standing orders and how to set them up, please see our website: <https://www.starlingbank.com/resources/banking/what-are-direct-debits-and-standing-orders>.

Transferring money or paying on your card (electronic payments)

You can send money from your account to another account within the 'SEPA' region. SEPA stands for Single Euro Payments Area, and it's a system that allows you to make transfers and Direct Debit payments in euros to recipients in the SEPA region. The SEPA region includes the member states of the European Union and some other territories, as well as the UK. You can do this in the Starling app.

If you make a payment to a bank in the SEPA region, you'll need to give us the following information:

- The full name of the person you're paying.
- The international bank account number (IBAN).

Please make sure the details above are correct before making a payment. If you put in the wrong details, we can try to help you recover your money, but we may charge you a fee.

The following table sets out the different payments and timelines you can expect for different types of transactions.

Payment type	How it works	Payment deadline	When the money will be received (subject to any checks we need to make and approvals)
Card payments (e.g. a payment you make in a shop)	You can make a payment at any time using your card.	No deadline.	Straight away.
SEPA electronic payments (also called SEPA credit transfers) (including to accounts in the UK in euros)	Depending on any checks and approvals that we may need to do, you can make a SEPA credit transfer in the Starling app and through online banking.	Before 14:15 on a working day. If we receive a payment request after this time, we'll treat it as a payment instruction we received on the next working day.	Generally within one working day from when it leaves your account.
SEPA Direct Debits	You'll need to complete a Direct Debit form from whoever you're setting up a Direct Debit with.	Before 15:00 on a working day. If we receive a request after this time, we'll treat it as a payment instruction we received on the next working day.	Between one and two working days from when it leaves your account.
SEPA future dated payments and standing orders	We'll treat your instruction to make the payment on a future date as having been received on the date the payment is due.	You need to have the funds in your account before midnight on the day before the payment is due (i.e by 23:59 that night).	Generally within one working day from when it leaves your account.

If your payment has been rejected or is taking extra time, we'll try to help you get your money back. If it's our fault your payment failed, we'll return the money to your account. If we're not responsible for this, we may need to reconvert the money into the currency your account is in (e.g. in British pounds). You might get back less money than you originally paid because of this.

Future dated payments out of your account

You may in some cases ask us to schedule a payment to be made on a future date (e.g. a standing order). If we can do this:

- We'll treat your instruction to make the payment as having been received on the date the payment is due.
- If applicable, you'll need to make sure the money for the future dated payment is in your account by the deadlines set out in the table [Transferring money or paying on your card \(electronic payments\)](#) above.

Cancelling a payment

Please see the section 'Cancelling a payment' in the Personal Account General Terms for more information on cancelling payments.

Payment limits

We might set limits on payments in and out of this account, as well as limits on the amount of cash you can take out. This includes the maximum amount you can send in a one-off payment, as well as the maximum for daily payments. To check what these are, please visit our website: <https://help.starlingbank.com/personal/topics/euro-accounts>.

Teens (16-17 year olds)

If you're aged 18 or over, this Teens section doesn't apply to you.

If you are aged 16-17, this Teens section does apply to you. You can only open and hold a teen account version of the euro personal current account until you turn 18. We call this a 'teen euro account'.

What a teen euro account can't be used for

Although your teen euro account is a euro personal current account, there are certain restrictions that apply until you turn 18. For example:

- You won't usually be able to spend money using your card on things that are illegal for under 18s to buy, like gambling payments. However, we're not responsible if we can't block these payments.
- Different limits and restrictions apply on how much money you may take out of or pay into your teen euro account.

For more information on what limits and restrictions might apply to your teen euro account, please see our website: <https://help.starlingbank.com/personal/topics/teen-accounts/whats-the-difference-between-a-personal-account-and-a-teen-account>.

This also means some terms in these Euro Personal Current Account Terms and in the Personal Account General Terms (as applicable) will not apply to you until you turn 18.

What a teen euro account can be used for

You can use your teen euro account to:

- Set up standing orders and Direct Debits.
- Create Spaces (but this does not include a Kite Space or Connected Card).
- Set card controls in the Starling app.
- Make and receive payments in euros.

Chargebacks

A chargeback is a request for a refund you can ask for if there are issues with something you've bought. You can find information about chargebacks in the section called 'Chargebacks' in the Personal Account General Terms.

If we raise a chargeback on your teen euro account and it's unsuccessful, we may make you pay us back for this. If this happens, we may take back any of the disputed amount if we've already returned money to you. Depending on how much money you have in your account, this means we may take back part of the whole amount of the chargeback amount claimed. This means we may take back part of the whole of the amount. We may take the money you owe us from any money you have in your account, including a Space.

What happens when you turn 18?

On or around your 18th birthday, we'll get in touch with you to let you know how your teen euro account will change when you turn 18. We'll also check if you'd like to continue with your euro personal current account beyond your 18th birthday.

If you continue with your euro personal current account from the date of your 18th birthday, your teen euro account will become an adult euro personal current account. When this happens, your account and card details will stay the same. Any terms under this section that relate to teen euro accounts will no longer apply, but the rest of these Euro Personal Current Account Terms (along with the Personal Account General Terms) will continue to apply to you.

For more information about teen accounts (including restrictions), please see our website: <https://www.starlingbank.com/current-account/bank-account-for-teenagers>.

Overdrafts

Arranged overdrafts

You can't get an arranged overdraft on this account. Any sections of the Personal Account General Terms dealing with arranged overdrafts won't apply to this account.

Unarranged overdrafts

We usually don't allow payments that will make you go into an unarranged overdraft, but on the rare occasion this does happen, you must repay the unarranged overdraft on demand. We'll send you an alert in the Starling app to tell you when you have gone into an unarranged overdraft and ask you to add money to your account.

When we can take money from your account (set-off)

If you owe us money, and haven't paid us back, we can take this from any of your accounts with us – we call this 'set-off'. This means if you owe us money on another account, we can take this amount from your euro personal current account (including Spaces), and if you owe us money on your euro personal current account, we can take this amount from any other account you hold with us.

We'll convert the money to British pounds using our own exchange rate at the time – which can change regularly. We might charge a fee as well. You can see information on any fees and the exchange rate applied in the Starling app or on your account statement. Please see [Section 2: Rates, Fees and Charges](#) below for more details.

For more information about set-off, please go to the section 'When we may take money from your account' in the Personal Account General Terms.

Organising your Money (Spaces)

You can use Spaces to set aside money from the main balance of your euro personal current account.

The money you have in your account includes the main balance (the amount you see in the main balance of your account) and money you have in Spaces linked to your account. You can set up a Space in the Starling app or online banking (where available) at any time. You can also move money between the main balance of your euro personal current account and any Space linked to your account whenever you want.

Creating a virtual card linked to a Space

You cannot create a virtual card for a Space linked to your account.

Creating automatic payments (such as Direct Debits) from a Space

You cannot set up automatic payments, such as Direct Debits to come out of a Space linked to your account.

Automatic payments

If you set up an automatic payment to come out of the main balance in your euro personal current account, we won't automatically move the money from any Space connected to your account to cover the payment.

This means that if there isn't enough money to cover a Direct Debit in the main part of your euro personal current account the payment would be rejected.

Example

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

On the day your Direct Debit is due, the balance in the main part of your account is €0 and you have €10 in a Space.

Because you set up the Direct Debit to come out of the main part of your account and the balance in the main part of your account is €0, the payment will be rejected.

We will not automatically move the €10 you have in your Space to cover the Direct Debit payment.

We're not responsible for any payments being rejected because you didn't have enough money in the main part of your account or your Spaces to cover them.

Restricting or closing your account

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, or a card stored in an e-wallet. It 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 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 as soon as we receive your request. You can find further details about what happens when your account is closed in the Personal Account General Terms.

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.

If there's money in your account

If there's any money left in your account when we close it, we can choose to return it in any of the ways listed below.

- We'll convert and transfer the money to your Starling personal current account (in British pounds).
- We'll send your money to another account in your name – we'll need your account details for this.
- We'll send your money to someone else who has authority over your account. For example, your attorney.
- We'll send you a cheque (in British pounds) written out to you at the address we have on record.

If we return your money in British pounds, we'll convert it using the applicable exchange rate at the time. This may go up or down depending on the market rates. Once we've returned the money you'll be able to see the exchange rate used and any applicable fees in the Starling app or your account statement. For more details on any rates, fees or charges that apply, please see [Section 2: Rates, Fees and Charges](#) below.

If you receive a payment after your account is closed

It's possible that you might receive money in your account even after it is closed. For example, if you make a payment from this account and it's reversed, you might be sent a refund. If this happens, we can choose to return your money in one of the following ways:

- We'll convert and transfer the money to your Starling personal current account (in British pounds).
- We'll send your money to another account in your name – we'll need your account details for this.
- We'll send you a cheque (in British pounds) written out to you at the address we have on record.

If we return your money in British pounds, we'll convert it using the relevant exchange rate at the time. This may go up or down depending on the market rates. Once we've returned the money you'll be able to see the exchange rate used and any applicable fees in the Starling app or your account statement. For more details on any rates, fees or charges that apply, please see [Section 2: 'Rates, Fees and Charges'](#) below.

Section 2: Rates, Fees, and Charges

When we won't charge you

We won't charge you any fees for having a euro personal current account. We also won't charge you if you go into an unarranged overdraft, or if we reject a payment.

Interest rates

You won't earn or be charged any interest on this account. This means we won't pay you interest on your balance, and you won't be charged any for going into an unarranged overdraft.

Fees for sending money out of your account

Sending money in euros to another account within and outside the UK	No fee.
Sending money from your Starling personal current account (in British pounds) to your euro personal current account	We'll charge a 0.4% transfer fee alongside the exchange rate – you'll see the exchange rate and fee when you make the payment in the Starling app. Please see the section 'Payment of money (foreign currency) out of your account' in the Personal Account General Terms for more details on the exchange rate we use.
Sending money in euros to your Starling personal current account (in British pounds)	We'll charge a 0.4% transfer fee alongside the exchange rate – you'll see the exchange rate and fee when you make the payment in the Starling app. Please see the section 'Payment of money (foreign currency) out of your account' in the Personal Account General Terms for more details on the exchange rate we use.
Sending money to an account held at another bank (in a currency other than euros)	We won't charge you for this. Please check the terms and conditions of the bank or payment service provider of the account you're sending money to, for any exchange rates and fees that might apply. We don't have any control over these rates or fees.
If we convert your money to British pounds for any of the reasons set out in Section 1, for example: (i) if we set off any money against your account or (ii) send money to another account (in British pounds) on your behalf (for example, where your account is closed and you have money left in your account at closure)	This exchange rate is based on a third-party exchange rate. It may change regularly depending on changes in the market.

Fees for receiving money into your account

There are no fees for receiving payments. This includes payments from within or outside of the UK.

Fees for taking out cash

We charge no fees for taking out cash, both within and outside the UK. However, some ATMs may apply their own charges for taking out cash.

Debit card fees

There are no fees for making a card payment.

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. We can take these fees from this account or from your Starling personal current account.