

Starling Invoicing Additional Conditions

STARLING

Applies from 16 March 2026

These additional conditions apply to your use of 'Invoicing'.

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

'Invoicing': means the additional service within your Business Current Account or Sole Trader Current Account (as applicable) that allows you to create and send professional invoices to your customers. 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.

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

Who can use Invoicing

Invoicing is offered as an additional service to you, when you meet and maintain the eligibility requirements for holding a Business Current Account or Sole Trader Current Account (as applicable).

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

Getting started

You can elect to use Invoicing in Online Banking (or the Starling app, if available) by completing the set-up process, including entering the required details for your business. 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 Invoicing. If you see any errors, inaccuracies or incomplete information in Invoicing or any documents produced by Invoicing, 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 Invoicing to enable Invoicing to customise functionality based on your VAT registration.
- Keeping your details up to date in Invoicing.
- 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 Invoicing.

Invoices

Invoices can be created and sent to your customers from your Business Current Account or Sole Trader Current Account (as applicable), using our invoice template(s).

Invoices must contain the required information specified in the relevant template in order to be finalised and sent from Invoicing. Invoicing is intended for use only: (i) in the United Kingdom; (ii) to produce pound sterling denominated invoices (or, in future, any other currencies permitted by Starling); and (iii) with your Business Current Account or Sole Trader Current Account (as applicable).

Fees

Invoicing is a free additional service available alongside your Business Current Account or Sole Trader Current Account (as applicable).

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

No advice

Invoicing is designed to provide you with a tool to create and send professional invoices for your business, linked to your Business Current Account or Sole Trader Current Account (as applicable). The content and materials featured in, linked to, or provided in relation to Invoicing are for your information only, do not address your particular 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. If you have any questions, we recommend that you seek independent advice from a qualified advisor.

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 resulting from your use of Invoicing, 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 Invoicing.
- The final rate of VAT that is applied to any invoice because Invoicing relies on user input and decisions.
- Any information received from any tax and regulatory authorities and other third parties, or your or our use of this information or these technologies as part of the operation of and use of Invoicing.

Licences and Intellectual Property

We grant you a personal, non-exclusive, UK based and limited licence which permits you to use Invoicing for your own business purposes, in connection with our agreement. We (or our licensors) own all the intellectual property rights in Invoicing. Our licence to you to use Invoicing on Online Banking and the Starling app (if available) will end when you or we terminate these additional conditions. You must not sub-license Invoicing 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 Invoicing (for example your logo, or in supplier receipts or bills), you grant us a licence to use such intellectual property to provide Invoicing to you. Your licence to us will continue while we are providing Invoicing 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 Invoicing is not available.

Changes to Invoicing and these additional conditions

We may need to make changes to Invoicing 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 contact you using the details you have given us.

If you do not accept the change(s), you can cancel Invoicing 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 Invoicing" below.

If we give you advance notice and we don't hear from you, we'll treat you as having accepted the change, except in the event that we introduce a fee for Invoicing, which is covered below.

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

- We are making a change to the design, features, functionality or technical specifications of Invoicing which we determine will benefit our customers.
- We change these additional conditions to make them fairer to you.
- We are required to make a change to Invoicing by law or regulation, a court order, a regulator or a tax authority (including applicable tax rates), or we otherwise determine that the change is needed to make Invoicing 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 Invoicing which do not involve a change to your Agreement.

If we introduce a fee, either for Invoicing as a whole 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 Invoicing or sign up to the new optional feature. If you decide not to accept the fee, then we will remove your access to Invoicing (if the fee is for the service 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 Invoicing

We can suspend or stop providing Invoicing at any time. If we suspend or stop providing Invoicing, 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 Invoicing 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 Invoicing without advance notice.

We will not give you advance notice that we are going to suspend or stop providing Invoicing 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 Invoicing by law, regulation, a court order or a regulator.
- You breach the terms of your Agreement.
- 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 Invoicing and what happens

You may cancel Invoicing 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 Invoicing in Online Banking (or the Starling app, if available), or by contacting us to let us know that you are cancelling Invoicing.

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

If you cancel Invoicing, 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 Invoicing

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

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

If we suspend or stop providing Invoicing, 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

Invoices 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. This is 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.