

# Starling Joint Easy Saver Terms

STARLING

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## Contents

<b>1. Welcome</b>	<b>3</b>
Making changes	3
Getting in touch with us	4
<b>2. About this account</b>	<b>4</b>
Who can open a joint Easy Saver	4
Minimum balance	5
Maximum deposit limit	5
<b>3. How your joint Easy Saver works</b>	<b>5</b>
<b>4. Adding money to your joint Easy Saver</b>	<b>5</b>
Making payments into your account	5
Setting up an automatic transfer into your joint Easy Saver	5
<b>5. Withdrawing money from your joint Easy Saver</b>	<b>6</b>
<b>6. Spaces</b>	<b>6</b>
<b>7. Interest and tax</b>	<b>7</b>
Earning interest on the money in your joint Easy Saver	7
How tax on the interest works	7
<b>8. Fees and charges</b>	<b>7</b>
<b>9. Third-party arrangements</b>	<b>7</b>
Third-party providers	7
Legally appointed third parties	8
<b>10. When we may take money from your account</b>	<b>8</b>

<b>11. Restricting or closing your account</b>	<b>8</b>
If you want to close your account	8
When we might close your account	8
If there's money in your account	9
If there's a disagreement between account holders	9
If an account holder dies	10

## 1. Welcome

This is the account schedule for your joint Easy Saver. When we say 'account' in this document, we're referring to your joint Easy Saver.

This document, along with the Personal Account General Terms, forms your agreement with us for the joint Easy Saver. Please read these documents carefully – you can view them on our website or in the Starling app.

Because your joint Easy Saver account works differently from other accounts you might have with us, some parts of the Personal Account General Terms won't apply to your joint Easy Saver, for example, sections dealing with overdrafts and certain notice periods. If these joint Easy Saver terms say something different to the Personal Account General Terms, please follow the terms in this document.

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. This agreement lasts until you or we close the account.

## Making changes

### Changes to these terms

Your Personal Account General Terms set out what we'll treat as a change to your account terms and reasons why we may need to make changes.

If we make a change to the joint Easy Saver terms which relates to making payments in and out of the account, we'll let you know about it at least 2 months before it comes into effect, in line with the Personal Account General Terms.

For other types of changes to your terms:

- If the change is to your disadvantage, we'll let you know at least 30 days before the change takes effect either by email or in the Starling app.
- Otherwise, we won't contact you before making it. We'll contact you to let you know within 30 days afterwards.

### Changes to your interest rate

We may also make changes to your interest rate as follows:

- **If we reduce the interest rate:** we'll tell you at least 14 days before you start earning interest at the new rate.
- **If we increase the interest rate:** we'll tell you either before or soon after you start earning interest at the new rate.

We'll let you know about any interest rate changes by email if you've verified your email address. Otherwise we'll let you know by sending you a message in the Starling app and an alert for it — for example, with a text message or push notification.

## Getting in touch with us

You can contact us 24 hours a day, 7 days a week using the following contact details:

### Starling app

You can send us a message in the Starling app.

### Telephone

+44 (0) 207 930 4450.

### Email

[help@starlingbank.com](mailto:help@starlingbank.com)

We'll let you know if the details above change.

You can check our Frequently Asked Questions (FAQs) page for any information you might need about your account. This includes information about support you could get (including links to third-party resources) if you're struggling to manage your account for personal reasons. You can find our FAQs at [starlingbank.com/help](https://starlingbank.com/help) or in the Starling app.

## 2. About this account

This account is designed to help you save money for when you need it. It's not designed for making day-to-day payments.

All payments and withdrawals must be made from and to an existing Starling joint current account.

### Who can open a joint Easy Saver

You need to have an existing joint current account with us to open a joint Easy Saver. You can only open a joint Easy Saver with the same person you have your joint current account with.

Only one of you needs to request to open a joint Easy Saver. By doing this, you confirm that you've told the other account holder that you're requesting to open this account and they've provided approval for you to do this on behalf of you both. Even though only one of you needs to request to open a joint Easy Saver, you will each need to accept these terms.

To open and hold a joint Easy Saver, you and your joint account holder must:

- Be the joint account holders on an existing joint current account with us.
- Be 18 years old or over.
- Be a resident in the United Kingdom and hold the right to reside in the United Kingdom.
- Use this account for personal purposes. This means you can't use it for any business purposes (including as a sole trader).

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 either of you do this, we may close your account in line with the 'When we may close your account' section of the Personal Account General Terms.

You can only have one joint Easy Saver open at a time.

## Minimum balance

There's no minimum balance.

## Maximum deposit limit

There's a maximum deposit limit of £1,000,000. You can earn interest on a maximum of £1,000,000 in your joint Easy Saver. Once you've reached the maximum deposit limit, you won't be able to pay in more money. The interest will be paid into the joint Easy Saver. The payment of interest may take your joint Easy Saver balance over £1,000,000. If this happens, you won't earn interest on any balance above £1,000,000.

## 3. How your joint Easy Saver works

You'll both be responsible for your account and for following these terms and conditions. You don't need permission from the other account holder when you make payments in and out of your joint Easy Saver.

Both account holders will be able to see certain details related to your account in the Starling app and through online banking. For example, you'll be able to view:

- Payments made by the other account holder as well as your own.
- In-app messages you or the other account holder send to us from your account, as well as in-app messages we send to both of you.

We'll send any notices or communications about your account to you both, including your monthly statements.

## 4. Adding money to your joint Easy Saver

### Making payments into your account

You can use the Starling app or online banking to pay money into your joint Easy Saver from your joint current account. You can only add money in British pounds. We'll reject and return any money you try to pay in from any other account, including an additional joint current account you hold with us.

You can make as many payments into your joint Easy Saver as you want up to the maximum deposit limit.

When you pay money from your joint current account to your joint Easy Saver, the payment will show in your account immediately. You'll start earning interest on it from the same day.

You can't pay cash or cheques into your joint Easy Saver.

### Setting up an automatic transfer into your joint Easy Saver

You can set up a type of regular payment called an 'automatic transfer' from your joint current account into your joint Easy Saver. For each transfer you set up, if you have more than one Space in your joint Easy Saver, you can choose which Space the transfer will go into. For more information on joint Easy Saver Spaces, please go to the Spaces section below.

Automatic transfers are treated as future-dated payments under your Personal Account General Terms. You can find more information about when the money will be received, what happens if your automatic transfer fails because you do not have enough money in your account and how to cancel an automatic transfer in your Personal Account General Terms. We won't charge you to cancel this type of payment.

## 5. Withdrawing money from your joint Easy Saver

You can use the Starling app or online banking to move money from your joint Easy Saver to your joint current account. You can only make a withdrawal in British pounds. You can make as many withdrawals from your joint Easy Saver as you like.

We'll make the payment immediately and the money will be available in your joint current account straight away.

If you have more than one Space in your joint Easy Saver, you can choose which Space to withdraw from (but you must have enough money in the Space you choose). For more information on Spaces, please go to the Spaces section below.

You can't withdraw cash from the joint Easy Saver.

You also can't:

- set up a Direct Debit
- set up a standing order
- make a CHAPS payment
- make a BACS payment.

We don't give you a debit card for a joint Easy Saver.

## 6. Spaces

The money in your joint Easy Saver will be held in Spaces. You can use Spaces to set aside and organise money in your account. We'll automatically set up a Space when you open a joint Easy Saver and you can set more up whenever you like.

When you pay money into your joint Easy Saver, you can choose which Space to add it to. You can take money out of a Space so long as you've got enough money in your Space to make the payment. If you archive a Space, we'll move any money left in it back to your joint current account.

The total account balance for your joint Easy Saver is the total amount of money you have in all your Spaces within the account. For example:

- If you have £50 in one Space,
- And £50 in another Space,
- Your total joint Easy Saver account balance is £100.

You'll earn interest on your total joint Easy Saver account balance. For more details, see the Earning interest on the money in your joint Easy Saver section below.

## 7. Interest and tax

### Earning interest on the money in your joint Easy Saver

You'll earn interest on your joint Easy Saver's total account balance at the rate we've set in the summary box. You can find the current version of the summary box and view the interest rate at any time in the Starling app.

Your interest rate is variable, which means it can change. We calculate and compound interest daily based on your joint Easy Saver's balance at the end of each day (plus any interest earned but not yet paid into your account).

If you pay money into your joint Easy Saver, it'll start earning interest on the day we receive it.

If you take money out of your joint Easy Saver, it won't earn interest on the day you take it out.

We pay interest into your joint Easy Saver on the first day of every month. If you have more than one joint Easy Saver Space, you can choose which Space we'll pay interest into.

If you withdraw interest from your joint Easy Saver, you'll earn less interest overall as you won't then get the benefit of interest being earned on that interest.

### How tax on the interest works

When we pay interest, we won't take off any tax you might owe. It's your responsibility to make sure you pay any tax you owe on your interest. For more information about this, please visit [www.gov.uk/apply-tax-free-interest-on-savings](https://www.gov.uk/apply-tax-free-interest-on-savings).

We may from time to time be legally required to share information about interest you earn on your money with the UK tax authorities and tax authorities in other countries.

We don't provide any tax, legal or investment advice. Please make sure you get independent advice if you'd like any extra support.

## 8. Fees and charges

You won't have to pay any fees or charges for having a joint Easy Saver.

## 9. Third-party arrangements

### Third-party providers

For some of our accounts, you can give another company permission to access your account information (such as account balances or transactions) or make payments from your account as a 'third-party provider' (TPP).

Third-party providers cannot access the joint Easy Saver.

## Legally appointed third parties

If either of you are unable to manage your account yourself, you may be able to grant someone else authority to do this for you (or a court may do this for you). This is different from a third-party provider.

You'll need to send us certain legal documents and we'll need to carry out certain checks before we can consider this. We may also require consent from the other account holder.

Please go to the 'Giving others access to your account' section in the Personal Account General Terms for more information on legally appointed third parties.

## 10. When we may take money from your account

You can find information about when we may take money from your account in the Personal Account General Terms, under 'When we can take money from your account'.

## 11. Restricting or closing your account

### If you want to close your account

You or the other account holder can ask us to close your joint Easy Saver in the Starling app at any time. Except where we've explained otherwise in these terms, we don't need permission from the other account holder for this. We'll usually close your account straight away. We'll let the other account holder know after we've closed it.

If you ask us to close your joint current account, we'll also close your joint Easy Saver. We'll usually close both accounts at the same time, within one month of the request.

There might sometimes be reasons why we can't follow your instructions to close your account. This can happen if:

- You or the other account holder told us about a disagreement before we received a request from you to close the account. See the section 'If there's a disagreement between account holders' below for more details; or
- We need to keep your account open for reasons set out in the section 'When we might need to keep your account open' in the Personal Account General Terms.

### When we might close your account

We can close your joint Easy Saver in the ways that we've explained in the 'Closing your account' section in the Personal Account General Terms.

We might also close your joint current account in line with the Personal Account General Terms. If we do this, we'll close your joint Easy Saver at the same time. Sometimes, we'll let you know before we do this but we won't always be able to. You can find out more in the Personal Account General Terms.

### **If there's money in your account**

If you or we close your joint Easy Saver, any money left in it will be paid into your joint current account. If your joint current account is closing at the same time, we will then return any money left in the account to you and your joint account holder.

Any remaining money will be split equally between you and the other account holder unless we've received a specific legal instruction from you both about how the money should be split. In that case, any remaining money will be split according to those legal instructions.

We'll then move the money as set out in the 'If there's money in your account' section in the Personal Account General Terms.

### **If there's a disagreement between account holders**

If you and the other account holder have a disagreement about any of your joint accounts, you need to tell us as soon as possible. If you do this, we'll let the other account holder know in writing (unless we are not legally allowed to).

While a dispute is going on, we'll normally place restrictions on all your joint accounts. We'll let you know before we do this.

Once the restrictions are in place:

- existing Direct Debits coming out of your accounts will continue as usual and either of you will still be able to set up new Direct Debits, but you won't be able to make any other payments out of your accounts;
- you won't be able to add money into your joint Easy Saver, but payments can still be made into any other joint accounts with us;
- we'll need instructions from you both in writing before we can close the accounts.

If you'd prefer to also restrict existing Direct Debits out of your account or any payments in, you can let us know that you want to do this at any time. Before we apply any additional restrictions, we'll ask you both to confirm in writing that you want us to do this.

These restrictions will last until both of you let us know in writing the dispute has ended. Other than these restrictions, we won't get involved with your dispute.

If the dispute isn't resolved within 90 days of you telling us about it, we might close your accounts. If we do this, we'll give you at least 90 days' notice. We'll send any money in your joint Easy Saver back to your joint current account. Once your joint current account is closed, unless you and the other account holder previously gave us specific legal instructions about the ownership of any money in your account, we'll split any money that is in your account at the time it is closed equally between both account holders. We'll then move the money as set out in the 'If there's money in your account' section of the Personal Account General Terms.

### **What happens if you've asked us to close your account before we're told about a disagreement**

If a dispute is raised after you or the other account holder have asked us to close your account, we'll continue the process of closing it.

### **If an account holder dies**

If the person you have a joint Easy Saver with dies, please contact us using the contact details above so that we can discuss your account with you. We'll need official documents (such as a death certificate) to confirm the other account holder has died.

As your joint Easy Saver is an account for two people, if one account holder dies, the account will need to be closed. We'll send any money in the account back to your joint current account. Then we'll discuss the arrangements for closing the joint current account with the other account holder, including what will happen to the money in the account.