

Starling Kite Terms and Conditions



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Welcome

These are the terms and conditions for each Starling Kite you have with us. Starling Kite is our banking service for children. You must be the parent or legal guardian of the child who'll use Starling Kite. When we say 'you' or 'your' in this document, we mean the parent or legal guardian of the child.

The child must be 6-15 years old to use Starling Kite.

You can add Kite to your Starling personal or joint current account as a Space (it's not its own bank account). We call this a 'Kite Space'. With a Kite Space, you can set money aside from your main balance that the child can spend using their own debit card. We call this a 'Kite card'. The child can also access a limited version of the Starling app to keep track of the money in the Kite Space. You'll be able to keep an eye, and set limits on the child's spending from the Kite Space in your Starling app.

This document sets out the terms for using a Kite Space, Kite card and the Starling app – including your responsibility as the account holder. It forms part of your agreement between you and us, along with the Personal Account General Terms and the relevant account schedule your Kite Space is linked to.

Your responsibilities

You're responsible for making sure the child understands how the Kite Space, Kite card and Starling app work, and that they use them according to these Starling Kite terms.

No charges apply to your Kite Space except for any set out in the 'Rates, Fees and Charges' of your personal or joint current account schedule which the Kite Space is linked to (as applicable). You should check this when you open a Kite Space and for any updates once the Kite Space is open. We'll also let you know if we make any changes to the 'Rates, Fees and Charges' which affect Kite.

Getting in touch with us

Only you can contact us about a Kite Space, Kite card, and the child accessing the Starling app.

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.

How Starling Kite works

Using the Kite card and Kite Space

For each Kite Space you set up, you'll get a Kite card for the child. A Kite card is a debit card that is issued in the child's name and is linked directly to the Kite Space. Any spending on the Kite card will use money from the Kite Space only.

Before we issue a Kite card, we might ask you for evidence to prove your relationship with the child as their parent or legal guardian.

We'll deliver the Kite card to your address, even if the child using the Kite Space lives somewhere else.

We've set a maximum limit for the amount of Kite Spaces and Kite cards you may have and the amount of money you can put in a Kite Space. For more information about these limits, please check our website at <https://help.starlingbank.com/personal/topics/starling-kite> or the Starling app.

Making payments

A Kite card can be used to make payments by:

- Using a retailer's card machine (like when you're paying for something in a shop). This can be done by putting the card into the machine and entering the Kite card PIN, or holding the Kite card near a contactless reader on the card machine.
- Using the Kite card details to make a payment which is not made face-to-face. For example, by typing or reading out the long number on the Kite card to make a payment online or over the phone.
- Using the Kite card and entering a PIN at an ATM to take out cash.

You approve the child to use a Kite card in any of the above ways. We'll take this as consent to make the payment and we will not typically need approval from you for payments like these. However, sometimes we might ask you to approve a payment the child makes (for example, if the child makes an online payment and we ask you to approve it in the Starling app).

We can set limits and restrictions on payments made using a Kite card from time to time. For example, there are certain things which the child should not be able to purchase using the Kite card, such as age-restricted goods or services (like gambling or alcohol). However, we're not responsible if we can't block these payments. For more information, see our website here <https://help.starlingbank.com/personal/topics/starling-kite/where-is-the-kite-card-accepted>.

You have the option to set your own spending and payment limits for a Kite card as long as these are below our maximum limit (see above). For more information about any limits on spending money using a Kite card, please check our website here <https://help.starlingbank.com/personal/topics/starling-kite/what-controls-and-limits-can-i-set-for-spending> or the Starling app.

You can also set card controls to manage how the child uses money held in a Kite Space. This includes not allowing contactless payments or not letting the child spend online or take out cash.

Once we've received details of a payment, you won't be able to cancel it, unless it's scheduled to be taken at a later date. If you want a refund for a payment, follow the instructions in the section 'Getting a refund' of the Personal Account General Terms.

Your responsibilities

You own and control the money in all Kite Spaces linked to your account. We call this the 'legal and beneficial owner' of the money. You are also the only person allowed to pay in money to a Kite Space, unless you set up and use KiteLink.

KiteLink is a link you share with others that allows them to pay money straight into a Kite Space. For more information, please go to <https://www.starlingbank.com/features/kitelink>.

You're responsible for making sure:

- The child understands how the Kite Space, Kite card and Starling app work.
- The child understands that you can see payments they make and that you can lock the Kite card and temporarily freeze the Kite Space.
- The child uses the Kite Space, Kite card and Starling app according to these Starling Kite terms.
- The Kite card is kept safe according to the 'Keeping your card safe' section in the Personal Account General Terms.

You must also make sure the PIN set for a Kite card is different from that of any other card you have. Please read the section 'Keeping your card safe' in the Personal Account General Terms and follow our instructions for each Kite card you hold. If the child no longer needs a Kite 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 a Kite card is lost or stolen, or if you or the child notice any payments the child didn't make. You can get in touch with us in the Starling app or by using the contact details in the [Getting in touch with us](#) section above.

You must provide any evidence we request at any time to prove your relationship with the child as their parent or legal guardian.

How your main account and Kite Space work together

The money you have in your personal or joint current account (as applicable) includes the main balance (the amount you see in the main part of your account) and money you have in any Spaces you have - which includes a Kite Space linked to that account.

So, if you go into an arranged or unarranged overdraft in any part of your Starling personal or joint current account which a Kite Space is linked to, we'll count the money in both the main part of your account and any Spaces you have linked to that account (including a Kite Space) to calculate your total account balance.

If you owe us money in any part of your personal or joint current account that a Kite Space is linked to, this may affect the child's ability to spend on their Kite card. 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 personal current account and £40 in a Kite Space linked to your personal current account, you'll have a total balance of -£10 in your personal current account. This may impact the child being able to spend money from their Kite Space. You may also be charged overdraft interest or fees (if they apply) on the -£10 as set out in the 'Rates, Fees and Charges' section of your personal current account schedule (as applicable).

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 the child might have in using your Kite Space, Kite card, or the Starling app. For example, we won't be responsible for any money lost because the child can't access the Starling app.

We won't usually get involved in any disputes between you and the child. This includes what happens to the money in the Kite Space, any payments made, or how the child accesses the Starling app. The only time we might get involved is if the dispute relates to how we've provided our services to you.

Restricting or closing a Kite Space

If you want to close a Kite Space

You can close a Kite Space in the Starling app at any time. You can also cancel the child's access to the Starling app without closing the Kite Space or cancelling the Kite card in the Starling app. You can also contact us using the details in the [Getting in touch with us](#) section above if you need help with any of these things.

When we may close a Kite Space

We can close any Kite Space at any time. We can do this if we think you or the child:

- Break any of the terms we've set out in this document, the Personal Account General Terms or the account schedule for the account the Kite Space is linked to.
- Have a dispute over the Kite Space.
- Are using the Kite Space for fraud, or anything else that's illegal.
- Are using the Kite Space in a way we haven't approved.

We can also close a Kite Space if the account your Kite Space is linked to is closed.

When we may restrict a Kite Space

We may stop certain functionalities or aspects of your Kite Space, such as the child's ability to use their Kite card and 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.

If we restrict a Kite Space, please keep hold of the Kite card until we give you permission to use it again.

If there's money in the Kite Space

If a Kite Space is closed, we'll move your money back into the main part of the account the Kite Space is linked to. You and the child won't be able to use the Kite Space or Kite card, and the child will no longer have access to the Starling app.

What happens to the Kite Space account data

You can use the Starling app to see your child's payment history – please go to <https://help.starlingbank.com/personal/topics/starling-kite/can-i-see-the-transaction-history-of-a-closed-kite-space>.