

Starling Cash ISA Terms

STARLING

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Contents

1. Welcome	3
Changes to these terms	3
Changes to your interest rate	3
If we delegate our authority	3
Getting in touch with us	4
Terms we use in this document	4
2. About this account	5
Who can open a Cash ISA	5
Applying for a Cash ISA	5
Using your Cash ISA	5
Third-party providers	6
3. Adding Money to your Cash ISA	6
Making payments into your Cash ISA	6
Annual ISA Allowance	6
Minimum balance	6
ISA transfers from another ISA provider	7
4. Taking money out of your Cash ISA	7
Withdrawing money from your Cash ISA	7
Flexible ISA	8
When we may take money from your Cash ISA	8
5. Interest and tax	9
Earning interest on the money in your Cash ISA	9

Paying tax on interest your Cash ISA earns	9
6. Fees and charges	9
7. Closing your Cash ISA	10
When you can close your Cash ISA	10
Closing your personal current account	10
When we can close your Cash ISA	10
What happens to your Cash ISA if you breach the ISA regulations	10
Transferring your Cash ISA to another ISA provider	11
What happens to your Cash ISA if you die	11
What happens to your Cash ISA if you become bankrupt	12
What happens to your Cash ISA if you move abroad	12

1. Welcome

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

Your Cash ISA works differently from other accounts you might have with us. Because of this, some parts of the Personal Account General Terms won't apply to your Cash ISA. For example, sections dealing with overdrafts and certain notice periods. If these Cash ISA 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 Cash ISA is open. We'll let you know if your application is successful, and if so, when your Cash ISA is open and ready to use. This agreement lasts until you or we close the Cash ISA.

Changes to these terms

The 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 Cash ISA terms which relates to making payments into 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

- **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.

If we delegate our authority

If we ask someone else to carry out any of our functions or responsibilities under this agreement, we'll make sure they have the right skills and resources to do so.

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 Help section of the Starling app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com.

We'll let you know if these details change.

You can also check our Frequently Asked Questions (FAQs) page for any information you might need about your Cash ISA. This includes information about support you could get if you're struggling to manage your Cash ISA for personal reasons. You'll also find links to other organisations who can offer free help and advice. You can view our FAQs in the Starling app or on our website at starlingbank.com/help

Terms we use in this document

When we say the following terms in this document, we mean:

- **ISA:** an Individual Savings Account that allows you to save money in a tax-efficient way. This means the interest you earn on your savings in an ISA is tax-free.
- **Cash ISA:** Your Starling Cash ISA, which is a type of ISA where, as long as you follow the ISA regulations, any interest you earn on your cash savings will be tax-free.
- **ISA regulations:** the Individual Savings Account Regulations 1998, and any amendments or changes to them. The ISA regulations apply to your Cash ISA.
- **Annual ISA allowance:** the maximum amount of money you can pay into all ISAs you have in a tax year. The government sets this allowance each tax year. You can find the current annual ISA allowance on the government website: www.gov.uk/government/organisations/hm-revenue-customs.
- **Tax year:** 6 April to 5 April the following year.

2. About this account

Your Cash ISA lets you save money in a tax-efficient way. This means the interest you earn on the money in your Cash ISA is tax-free. Your Cash ISA isn't designed for making day-to-day payments.

You can only add or withdraw money from and to your Starling personal current account.

You can transfer your Cash ISA to another ISA provider. We'll move all the money in your Cash ISA over to your ISA with your other provider as part of the transfer process.

You can only apply for a Cash ISA with a personal current account. You can't apply for one with a joint, sole trader or business account.

You can only have one Cash ISA open with us at a time. You can have other types of ISAs with different providers, but you must make sure you don't pay in more money than your annual ISA allowance in total across all the ISAs you have.

You can find more information on the government website: www.gov.uk/individual-savings-accounts/how-isas-work.

Who can open a Cash ISA

To open and hold a Starling Cash ISA, you must:

- be aged 18 or over
- be resident in the United Kingdom and hold the right to reside in the United Kingdom
- have a National Insurance number
- have an open personal current account with us
- only use the account for personal purposes. This means you can't use it for 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 circumstances change, you need to let us know straight away using the contact details in the 'Getting in touch with us' section above. If this happens, we can close your account as set out in the 'When we may close your account' section in the Personal Account General Terms.

Applying for a Cash ISA

In most cases you only need to apply for your Cash ISA once – when you open it. But if you don't pay any money into your Cash ISA for a whole tax year, we may stop you from adding money to it, and ask you to complete another ISA Declaration for your Cash ISA before you can pay money into it again.

Using your Cash ISA

The money in your Cash ISA, including any interest you've earned in it, must stay in your name. This means you can't:

- use your Cash ISA for the benefit of anyone else – for example, as security for a loan.
- transfer ownership of your Cash ISA, the money in it, or any of your rights or obligations under it to anyone else – except as set out in this document.

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 Cash ISA.

You may be able to give an individual the power to manage your account – this is known as 'power of attorney'. This is different from a third-party provider. You can read more about this in the Personal Account General Terms.

3. Adding Money to your Cash ISA

Making payments into your Cash ISA

You can use the Starling app or online banking to pay money into your Cash ISA from your personal current account. You can only add money in British pounds. You can't add money to your Cash ISA directly from any other bank account.

You can make as many payments from your personal current account into your Cash ISA as you want, as long as the total amount you pay in stays within your annual ISA allowance.

When you pay money into your Cash ISA from your personal account, the money will show in your Cash ISA straight away. You'll start earning interest on that money from the same day.

We don't accept some types of ISA payments into your Cash ISA. You can find out more about these types of payments on our website at help.starlingbank.com/personal.

You can't pay cash or cheques directly into your Cash ISA.

Annual ISA Allowance

The government sets the annual ISA allowance, and we won't let you pay more than the annual ISA allowance into your Cash ISA. We can't track how much money you pay into ISAs with other providers, so it's your responsibility to make sure you don't exceed the annual ISA allowance across all your ISAs each tax year.

If we find out you've exceeded your annual ISA allowance, this would be a breach of the ISA regulations. You can find out more about what this means in the [What happens to your Cash ISA if you breach the ISA regulations](#) section below.

Minimum balance

There's no minimum deposit to open a Cash ISA, and no minimum balance to keep it open.

ISA transfers from another ISA provider

You can transfer an ISA you have with another provider into your Cash ISA, as long as your other provider uses the Pay.UK transfer scheme and it's a type of transfer which we can accept. We'll make information available about the types of transfers we can accept from time to time on our website at help.starlingbank.com/personal

You can request to start a transfer in the Starling app. When you do this, you'll find a list of providers that take part in the Pay.UK transfer scheme.

Once you've submitted your transfer request, we'll contact your other provider to arrange to transfer the amount you've chosen to move into your Cash ISA.

We'll pay your money into your Cash ISA as soon as we can after receiving it from the other ISA provider.

4. Taking money out of your Cash ISA

Withdrawing money from your Cash ISA

You can use the Starling app or online banking to move money from your Cash ISA to your personal current account. You can only make a withdrawal in British pounds. You can make as many withdrawals from your Cash ISA as you like, and there are no limits on how much money you can take out.

When you withdraw money from your Cash ISA to your personal current account, the money will show in your account straight away.

We don't give you a debit card for your Cash ISA. You can't withdraw money from your Cash ISA at a cash machine, or use a card or cheque to make payments from your Cash ISA.

You also can't do these things from your Cash ISA:

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

Flexible ISA

Your Cash ISA is 'flexible'. This means you can take money out of your Cash ISA and put it back in during the same tax year without it counting towards your annual ISA allowance again.

Example

The annual ISA allowance for the tax year is £20,000.

You pay £10,000 into your Cash ISA on 30 June, which means you have £10,000 of your annual ISA allowance left.

On 8 October in the same tax year, you take out £7,500 from your Cash ISA.

Because your Cash ISA is flexible, you can pay that £7,500 back into your Cash ISA before the tax year ends without it counting towards your annual ISA allowance again. You'll also still have £10,000 of your allowance left that you can pay into your Cash ISA.

This means you could pay up to £17,500 into your Cash ISA before the next tax year starts – as long as you haven't paid any money into any other ISAs in the same tax year.

If you want to transfer your Cash ISA to another ISA provider, and in the current tax year you've withdrawn any money that you paid in during a previous tax year, you'll need to pay this back into your Cash ISA before you apply for the transfer. If you don't, you won't be able to pay that money into another ISA without it counting towards this year's ISA allowance. You can find more information about transferring your Cash ISA to another ISA provider in the [Transferring your Cash ISA to another ISA provider](#) section below.

When we may take money from your Cash ISA

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

If we take any money from your Cash ISA, and you pay money back into it to replace the amount we've taken, that payment may count towards your annual ISA allowance.

5. Interest and tax

Earning interest on the money in your Cash ISA

You'll earn interest on the money in your Cash ISA at the rate we've set in the summary box. You can find the current version of the summary box and view the Cash ISA rate in the Starling app.

Your interest rate is variable, which means it can go up or down at any time. We calculate interest daily based on your Cash ISA's balance at the end of each day. This includes any interest you've earned that hasn't been paid into your Cash ISA yet.

We 'compound' interest daily, which means you'll earn interest on the interest you've already earned. We pay the interest into your Cash ISA on the first day of every month.

If you pay money into your Cash ISA, it'll start earning interest on the day we receive it.

If you take money out of your Cash ISA, it won't earn interest on the day you take it out.

If you take out the interest you've earned from your Cash ISA, you'll earn less interest overall because you won't earn interest on the interest you've taken out.

Paying tax on interest your Cash ISA earns

The interest you earn on your Cash ISA will be tax-free, as long as you don't breach any of the ISA regulations.

We may be from time to time 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.

6. Fees and charges

You won't have to pay any fees or charges for having a Cash ISA with us.

We also won't charge you any fees for:

- paying money into your Cash ISA
- withdrawing money from your Cash ISA
- transferring your Cash ISA to another ISA provider

7. Closing your Cash ISA

If you or we close your Cash ISA, we'll move any money in it to your personal current account – including any interest you've earned.

If you or we close your Cash ISA without transferring it to another ISA provider, in the future, you may need to pay income tax on any interest you earn on money that was in it. You're responsible for paying any tax.

When you can close your Cash ISA

You can close your Cash ISA at any time in the Starling app. You can also do this by contacting us using the details in the 'Getting in touch with us' section of this document.

If you close your Cash ISA within 30 days of opening it, and as long as you don't breach any of the ISA regulations:

- you won't have to pay tax on any interest you've earned in your Cash ISA, and
- any money you've put into your Cash ISA won't count towards your annual ISA allowance.

Closing your personal current account

You must have a Starling personal current account with us to have a Starling Cash ISA.

If you want to close your personal current account, you'll need to transfer or close your Starling Cash ISA first. You can find out more in the section 'Transferring your Cash ISA to another ISA provider' below.

When we can close your Cash ISA

You can find more information about when we can close your account in the 'When we may close your account' section of the Personal Account General Terms.

We may also need to close your Cash ISA if you breach the ISA regulations. You can find out more in the 'What happens to your Cash ISA if you breach the ISA regulations' section below.

What happens to your Cash ISA if you breach the ISA regulations

You must follow the rules set out in the ISA regulations. If you breach any of the ISA regulations – for example if you pay more money into your Cash ISA than your annual ISA allowance or make payments when you're not a UK resident – there may be consequences. This means you may lose the benefits of the account.

For example, if you breach the ISA regulations:

- your Cash ISA could be voided
- you may have to pay tax on some or all of the interest you've already earned in your Cash ISA
- you may not be able to pay in or withdraw any more money from your Cash ISA

We may also need to do one or more of these things:

- Remove some or all of the money from your Cash ISA, including any interest you've earned.
- Close your Cash ISA.
- Take any other action if we're told to by HMRC or other regulatory or government authorities.

We may do any of these things without your consent. We might not be able to give you notice before we take any action.

We'll tell you if any money in your Cash ISA stops, or will stop, earning tax-free interest because you breach any of the ISA regulations.

If we remove money from your Cash ISA because you breach the ISA regulations, any interest we remove will count towards your personal savings allowance. And you may have to pay tax on it.

Transferring your Cash ISA to another ISA provider

You can transfer your Cash ISA to another ISA provider at any time. You must transfer the full balance of your Cash ISA. To do this, you'll need to contact the other ISA provider to arrange the transfer directly with them. They'll then start the transfer process.

If you change your mind after you've asked the other provider to transfer your Cash ISA, you'll need to contact them directly. We can't cancel the transfer process once it's started.

If you're transferring your Starling Cash ISA to a different cash ISA with another provider, we'll send any money in your Starling Cash ISA and any necessary information to the other provider. We'll do this within 5 working days of getting the transfer request from your new ISA provider.

But, if you're transferring your Starling Cash ISA to any other type of ISA (including a Lifetime ISA), we'll send the money to your new ISA provider within 30 days of receiving the transfer request from them. We'll send any necessary information to the other provider within 30 days of sending the money.

The timeframes for transferring your Cash ISA don't apply if we need to delay or stop the transfer. For example, this could happen if we need more documents or information, or if we need to protect you from fraud or other criminal activity.

We'll pay interest on the money in your Cash ISA up to the date of transfer.

We'll close your Cash ISA once the transfer process is complete.

What happens to your Cash ISA if you die

If we're told you have died, we'll update our records and stop any more money from being paid into your Cash ISA. Our Bereavement team will then work with your personal representatives to carry out their instructions.

If any money is paid into your Cash ISA between the date of your death and the date we're told about your death, we'll move that money (and the interest you've earned on it) to your Starling personal account. Your personal representatives won't be able to transfer your Cash ISA to another ISA provider.

We'll close your Cash ISA when one of these things happens:

- Your personal representatives take out all the money from your Cash ISA, including any interest you've earned.
- The people handling your estate have completed all the relevant admin.

Otherwise, we'll close it on the third anniversary of your death.

Before we close your Cash ISA, we'll let your personal representatives know their options for moving the money in it.

What happens to your Cash ISA if you become bankrupt

If we're told you've become bankrupt, we'll close your Cash ISA on the date of the trustee's appointment, or the date when the official receiver became a trustee.

We can only close your Cash ISA when we've seen legal documents that show proof:

- of your bankruptcy
- that the trustee has the authority to close your account.

What happens to your Cash ISA if you move abroad

If you change your address to one outside of the UK, we may reject any payments you try to make into your Cash ISA.

If we find out or believe you're no longer a UK resident, we may:

- reject any payments you try to make into your Cash ISA
- remove any money you paid into your Cash ISA in tax years you weren't a UK resident – including any interest that money has earned
- close your Cash ISA

If we close your Cash ISA, we may let you transfer any money left in it to another ISA provider before we close it.