

Starling Easy Saver Terms

STARLING

Effective from 31 May 2026

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1. Welcome

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

Because your 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 Easy Saver, for example, sections dealing with overdrafts and certain notice periods. If these 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 considered to 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 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

The best way to contact us is to send us a message through 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 Easy Saver. This includes information about support you could get if you're struggling to manage your Easy Saver 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 www.starlingbank.com/help.

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 your Starling personal current account.

Who can open an Easy Saver

To open and hold an Easy Saver, you must:

- be 18 years old or older.
- be a resident in the United Kingdom and hold the right to reside in the United Kingdom.
- have an open personal current account in British pounds with us.
- only use the 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 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.

You can only have one 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 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 Easy Saver. The payment of interest may take your Easy Saver balance over £1,000,000. If this happens, you won't earn interest on any balance above £1,000,000.

3. Adding and withdrawing money

Making payments into the account

You can use the Starling app or online banking to pay money into your Easy Saver from your personal 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.

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

When you transfer money from your personal current account to your 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 the Easy Saver.

Setting up an automatic transfer into your Easy Saver

You can set up automatic transfers from your personal current account into your Easy Saver. If you have more than one Space in your Easy Saver, you can choose which Space the transfers will go into. For more information on 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.

Withdrawing money from your Easy Saver

You can use the Starling app or online banking to move money from your Easy Saver to your personal current account. You can only make a withdrawal in British pounds. You can make as many withdrawals from your Easy Saver as you like. We'll make the transfer immediately, and the money will be available in your personal current account straight away.

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

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

4. Spaces

The money in your Easy Saver account 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 an Easy Saver and you can set more up whenever you like.

When you pay money into your 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. But you won't be able to move money between your Spaces in your Easy Saver and if you archive a Space, we'll move any money left in it back to your personal current account.

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The total account balance for your 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 Easy Saver account balance is £100.

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

5. Interest and tax

Earning interest on the money in your Easy Saver

You'll earn interest on your 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 Easy Saver rate at any time within the Easy Saver section of the Starling app.

Your interest rate is variable, which means it can change. We calculate and compound interest daily based on your 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 Easy Saver, it'll start earning interest on the day we receive it.

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

We pay interest into your Easy Saver on the first day of every month.

If you have more than one Easy Saver Space, you can choose which Space we'll pay interest into.

If you withdraw interest from your 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.

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.

Fees and charges

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

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 Easy Saver.

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.

When we may take money from your account

You can find more 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'.

6. Closing your Easy Saver

When you can close your Easy Saver

You can close your Easy Saver at any time in the Starling app.

If you close your Easy Saver, any money left in it will be paid into your personal current account.

Closing your personal current account

You must have a Starling personal current account to have an Easy Saver.

If you want to close your personal current account, you'll need to close your Easy Saver first.

When we can close your Easy Saver

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.