

Personal Euro Account Schedule and Rates, Fees, and Charges

STARLING

Effective from 28 January 2026

Section 1. Personal Euro Account Terms

Welcome

This is the account schedule for your personal euro account. This document tells you everything you need to know about your personal euro account, including any fees or charges you might need to pay. It forms part of your agreement with us, along with the Personal Account General Terms.

If these terms say something different to the Personal Account General Terms, please follow this document.

When we say 'account' in this account schedule, we're referring to your personal euro account.

You can use this account to send and receive euros, make card payments in euros, and take out euros from a cash machine.

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.

You can check our Frequently Asked Questions (FAQs) page for any information you might need about your account, including 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 read our FAQs on the app or find them at www.starlingbank.com/help.

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 through the Starling app.

Telephone

+44 (0) 207 930 4450

Email

help@starlingbank.com

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

How your account works

Who can open a personal euro account?

To open and have a personal euro account, you must:

- Be 16 years or older.
- Be a resident and have the right to reside in the United Kingdom.

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- Only use this account for personal purposes. This means you can't use it for business purposes, including as a sole trader.
- Have an open personal current account in British pounds with us.
- Have no other personal euro account with us.

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 take any of the actions set out in the 'Closing your account' section of the Personal Account General Terms.

Payments into your account

Your personal euro account only lets you make and receive payments in euros.

You can't pay cash or cheques into the account, but you can receive bank transfers from both within and outside the UK.

If a payment is received from a third party or another bank and is not in euros, we'll decline it, return it to the sender, and it won't be paid into your account. If you want to receive a payment into your account that's not in euros, it will need to be converted into euros first.

You can convert payments in other currencies by receiving them into your personal current account (held in British pounds). Once the money is paid into your personal current account, it will be converted to British pounds using the inbound exchange rate. You can then transfer that money to your personal euro account.

You can use the Starling app to move money between your personal current account and your personal euro account. Each time you do this, we'll convert the money between currencies using our outbound exchange rate, and we'll charge a conversion fee on the money you choose to move.

Details about the exchange rate and any fees that apply including when moving money between your Starling accounts are below in 'Section 2: Rates, fees, and charges'. You can also find this information in the Starling app, or search for 'exchange rate' on this page of our website: help.starlingbank.com/personal.

If you need any help with receiving payments in your account, please contact us using the details under the 'Getting in touch with us' section above.

Payments out of your account

To make a payment out of your account, you must have enough money in it. We check this by looking at:

- The balance in your account, including any money in Spaces.
- Any payments you have asked us to make which are still pending.
- Any limits that apply to your account.

If you don't have enough money in your account to make a payment, including any money in Spaces, we'll usually decline the payment. There are some cases when a payment may go through. If this happens, you'll be in what we call an unarranged overdraft. We may not always allow you to make a payment using an unarranged overdraft.

You can find out more in the 'Overdrafts' section below.

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Cash withdrawals and card payments

You can withdraw cash and make card payments in euros by linking your Starling personal current account debit card to this account. You can do this in the Starling app.

You can withdraw euros from a cash machine, but you won't be able to do this at a Post Office.

Once you've linked your debit card, you can make card payments in euros at any time using your card.

Direct Debits

You can set up SEPA Direct Debits and standing orders from your personal euro account.

You can find more information about SEPA Direct Debits and standing orders on this page of our website: help.starlingbank.com/personal.

To claim a refund for a SEPA Direct Debit payment on your account, you'll need to tell us whether or not you agreed for the merchant to take the payment – in other words, if it was authorised or unauthorised.

The refund process and timeframes for raising a refund request depend on whether you authorised the payment or not. You'll need to raise the refund request within the relevant timeframe – otherwise we may not be able to help. The timeframes for each type of payment are set out below.

Authorised payment refunds

If the merchant has your permission to collect payments, this is an authorised payment.

To claim a refund for an authorised payment, you need to tell us about it as soon as possible and no later than 8 weeks after the payment date.

Unauthorised payment refunds

An unauthorised SEPA Direct Debit is one the merchant wasn't allowed to take. This could include fraudulent payments, payments taken after you cancelled a direct debit mandate, or payments taken before a mandate was confirmed or after it had expired.

To claim a refund for an unauthorised payment, you need to tell us about it as soon as possible and no later than 13 months after the payment date.

If you ask for a refund, you'll still need to pay the merchant any amounts you still owe them.

Transferring money or paying on your card (electronic payments)

You can send money from your personal euro account to another account within the SEPA region.

'SEPA' stands for Single Euro Payments Area. It's a system that allows you to make transfers and Direct Debit payments in euros to recipients in the SEPA region.

The SEPA region includes the member states of the European Union, the UK, and a few other territories.

You can find a list of all the countries you can send euro payments to by searching 'Where can I send euro payments to?' on this page of our website: help.starlingbank.com/personal

When you go to make a euro payment to a bank in the SEPA region, you'll need to give us the following information:

- The full name of the person or business you're paying.

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- The payee's international bank account number (IBAN).

Please make sure the details above are correct before you make a payment. If you enter the wrong details, we can try to help you recover your money, but it might not always be possible.

The table below shows the different types of payment you can make from your account, and timelines you can expect for different types of transactions.

Transferring money or paying on your card (electronic payments)

Payment type	How it works	Payment deadline	When the payment will be received (subject to any checks and approvals we need to make)
Card payments (e.g. a payment you make in a shop)	You can use your card to make a payment at any time.	No deadline.	Straight away.
SEPA electronic payments (also called SEPA Credit Transfers), including to accounts in the UK in euros	Depending on any checks and approvals that we may need to do, you can make a SEPA Credit Transfer in the Starling app and through online banking.	Before 2:15pm on a working day. If we receive a payment request after this time, we'll treat it as a payment instruction we received on the next working day.	Usually within one working day from when it leaves your account.
SEPA Direct Debits	You'll need to complete a Direct Debit mandate from whoever you're setting up a Direct Debit with.	Before 3:15pm on a working day. If we receive a request after this time, we'll treat it as a payment instruction we received on the next working day.	Between one and two working days from when the payment leaves your account.
SEPA future dated payments and standing orders	We'll treat your instruction to make the payment on a future date as having been received on the date the payment is due.	You need to have the money in your account by 11:59pm the day before the payment is due	Usually within 1 working day from when the payment leaves your account.

Future-dated payments out of your account

You may in some cases ask us to schedule a payment to be made on a future date, for example, a standing order. If we can do this:

- We'll treat your instruction to make the payment as having been received on the date the payment is due.
- You'll need to make sure there is enough money to cover the future-dated payment in your account by the deadlines set out in the table 'Transferring money or paying on your card (electronic payments)' above.

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Cancelling a payment

Please see the section 'Cancelling a Payment' in the Personal Account General Terms for more information on cancelling payments.

Payment limits

We might set limits on payments in and out of this account, and limits on the amount of cash you can take out. This includes a maximum amount of money you can send in a single payment, and a maximum total you can send each day.

You can check the payment limits on your account if you search for 'euro transfer limits' on this page of our website: help.starlingbank.com/personal.

Payment tracing

If your payment has been declined, it's sent to the wrong account, or hasn't been received by your payee, we'll help trace where the money is.

If the payment is rejected or was not received by the intended payee, where it is our fault we'll return the money to your account. This will put your account back in the position it would have been in if you had never sent the payment.

If you made a mistake when sending the payment or if we're not responsible for the mistake or payment not being received by the payee, we'll still try to get the money back for you, if possible. If we can get the money back, you may receive less money than you originally sent. This could happen if there's a charge for converting the money back from a different currency to the currency that's in your account – for example, British pounds to euros.

Teens (16 to 17-year-olds)

If you're aged 18 or over, this Teens section doesn't apply to you.

If you're 16 or 17, this Teens section does apply to you. You can only open and hold a teen account version of the personal euro account until you turn 18. We call this a 'teen euro account'.

What a teen euro account can't be used for

Although your teen euro account is a personal euro account, there are certain restrictions that apply until you turn 18. For example:

- You won't usually be able to spend money using your card on things that are illegal for under 18s to buy, like gambling payments. However, we're not responsible if we can't block these payments.
- Different limits and restrictions apply on how much money you may take out of or pay into your teen euro account.

For more information on what limits and restrictions might apply to your teen euro account, search for 'using my teen account' on this page of our website: help.starlingbank.com/personal.

Some terms in these Personal Euro Account Terms and in the Personal Account General Terms (as applicable) will not apply to you until you turn 18.

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What a teen euro account can be used for

You can use your teen euro account to:

- Set up standing orders and SEPA Direct Debits.
- Create Spaces. This doesn't include Kite Spaces or Connected Card Spaces.
- Set card controls in the Starling app.
- Make and receive payments in euros.

Chargebacks

A chargeback is a request for a refund you can ask for if there are issues with something you've bought using your debit card. You can find information about chargebacks in the 'Chargebacks' section of the Personal Account General Terms.

If we raise a chargeback on your teen euro account and it's unsuccessful, we may make you pay us back for this. If this happens, we may take back any of the disputed amount if we've already returned money to you. Depending on how much money you have in your account, we may take back some or all of the chargeback amount. We may take the money you owe us from any money you have in your account, including in a Space.

What happens when you turn 18?

On or around your 18th birthday, we'll get in touch with you to let you know how your teen euro account will change when you turn 18. We'll also check if you'd like to continue with your personal euro account after your 18th birthday.

If you continue with your personal euro account from the date of your 18th birthday, your teen euro account will become an adult personal euro account. When this happens, your account and card details will stay the same. Any terms under this section that relate to teen euro accounts will no longer apply, but the rest of these Personal Euro Account Terms, along with the Personal Account General Terms, will continue to apply to you.

For more information about teen accounts (including restrictions), please go to:

www.starlingbank.com/current-account/bank-account-for-teenagers.

Overdrafts

Arranged overdrafts

You can't get an arranged overdraft on this account.

Any sections of the Personal Account General Terms that are about arranged overdrafts won't apply to this account.

Unarranged overdrafts

We don't allow payments to go through if they'd take you into an unarranged overdraft. There are a few cases where this might not happen, though. For example, a payment might still go through if it's processed offline, like when you're on a plane or underground railway. If this happens, we'll send you an app notification straight away, and we'll ask you to add the money to your account. You must do this when we ask you to.

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When we may take money from your account (set-off)

If you owe us money and you haven't paid it back, we can take that money from any accounts you have with us. We call this 'set-off'.

This means if you owe us money on another Starling account, we can take this from your personal euro account, including any Spaces you have. And if you owe us money on your personal euro account, we can take this from any other account you have with us.

We can take the money from any account you have with us, whether it's an account in your name only, or a joint account you have with another person.

We will always consider your circumstances, like whether there's enough money in your account for essential living expenses before we set off. We may tell you in writing before we set off (where we think this is reasonable).

We will write to you after we set off the payment that was due from you to tell you how much was transferred out of your account.

If the money we take from your account is in a different currency to the amount you owe us, we'll convert the money using the Starling internal exchange rate at the time.

You can check the exchange rate and any fees that apply to the payment in the Starling app or on your account statement. You can find out more about exchange rates in 'Section 2: Rates, fees, and charges' below. Or go to this page of our website and search for 'exchange rates': help.starlingbank.com/personal.

For more information about set-offs, please go to the 'When we may take money from your account' section in the Personal Account General Terms.

Organising your money (Spaces)

You can use Spaces to set aside money from the main balance of your personal euro account.

The money you have in your account includes the main balance (the amount you see in the main balance of your account) and money you have in Spaces linked to your account.

You can set up a Space in the Starling app or in online banking (where available) at any time. You can also move money between the main balance of your personal euro account and any Space linked to your account whenever you want.

Creating a virtual card linked to a Space

You cannot create a virtual card for a Space linked to your personal euro account.

Creating automatic payments (such as SEPA Direct Debits) from a Space

You cannot set up automatic payments, such as SEPA Direct Debits, to come out of a Space that's linked to your account.

Automatic payments

If you set up an automatic payment to come out of the main balance of your personal euro account, we won't move the money from any Space connected to your account to cover the payment.

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This means that if there isn't enough money to cover a SEPA Direct Debit in the main part of your personal euro account, the payment would be declined.

Example

You set up a SEPA Direct Debit for €10 a month to come out of the main balance of your account.

On the day your SEPA Direct Debit is due, the main balance of your account is €0 and you have €10 in a Space.

Because you set up the SEPA Direct Debit to come from your main balance and your main balance is €0, the payment will be declined.

We will not move the €10 you have in your Space to your main balance to cover the SEPA Direct Debit payment.

We're not responsible for any payments being declined because you didn't have enough money in your main balance to cover them.

Restricting or closing your account

When we may stop payment instruments or close your account

We might block payment instruments or close your account for various reasons. 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.

When we say 'payment instrument' we mean something unique to you, that you use to pay and make transactions from your account. This includes your physical debit card, a virtual card, or a card stored in an e-wallet. It includes the steps you may need to take to make a payment, for example using your Starling app login details, PIN codes, biometrics and other security details to make a payment.

If you want to close your account

You can ask us to close your account in the Starling app at any time or by using the contact details in the 'Getting in touch with us' section above.

We'll close the account as soon as we receive your request. You can find further details about what happens when your account is closed in the Personal Account General Terms.

When we may close your account

We may close your account for various reasons. Please go to the 'Closing your account' section in the Personal Account General Terms for the full list of reasons.

If there's money in your account

If there's any money left in your account when we close it, we can choose to return it in any of these ways:

- We'll convert and transfer the money to your Starling personal current account (in British pounds).
- We'll send your money to another account in your name – we'll need your account details for this.
- We'll send your money to someone else who has authority over your account. For example, your attorney.

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- We'll convert your money to British pounds and send you a cheque written out to you at the address we have on record.

If we return your money in British pounds, we'll convert it using the Starling internal exchange rate at the time. Once we've returned the money, you'll be able to see the exchange rate used and any applicable fees in the Starling app or your account statement.

For more details on any rates, fees, or charges that apply, please see 'Section 2: Rates, fees, and charges' below.

If you receive a payment after your account is closed

It's possible that you might receive money in your account even after it is closed. For example, if you make a payment from this account and it's reversed, or you get a refund. If this happens, we can choose to return your money in one of these ways:

- We'll convert and transfer the money to your Starling personal current account (in British pounds).
- We'll send your money to another account in your name – we'll need your account details for this.
- We'll send your money to someone else who has authority over your account. For example, your attorney.
- We'll convert your money to British pounds and send you a cheque written out to you at the address we have on record.

If we return your money in British pounds, we'll convert it using the Starling internal exchange rate.

Once we've returned the money, you'll be able to see the exchange rate used in the Starling app or on your account statement. For more details on any rates, fees or charges that apply, please see 'Section 2: Rates, fees, and charges' below.

Section 2. Rate, Fees and Charges

When we won't charge you

We won't charge you any fees for having a personal euro account. We also won't charge you if you go into an unarranged overdraft, or if we decline a payment.

Interest rates

You won't earn or be charged any interest on this account. This means we won't pay you interest on your balance, and we won't charge you interest if you go into an unarranged overdraft.

Exchange rates

You can find more details about the types of exchange rates we've mentioned above if you search for 'exchange rates' on this page of our website: help.starlingbank.com/personal.

You can also contact us using the details in the 'Getting in touch with us' section above.

Exchange rates can change regularly. When you're about to make a payment from your personal euro account, we'll show you the exchange rate that applies at that time. Once you receive or send a payment, you'll be able to see the exact exchange rate used and values converted, including any rounding. You can find this in the app if you tap on the payment in your transaction feed or on your account statement.

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Fees for sending money into and out of your account

Sending euros to another account within and outside the UK	No fee.
Sending money from another Starling account that's in a different currency (such as British pounds) to your personal euro account	<p>We'll charge a 0.4% conversion fee along with the Starling outbound exchange rate. You'll be able to see the exchange rate and fee that will apply before you make the payment in the Starling app and on your account statement.</p> <p>The foreign currency markets are closed between 22:00 on Friday until 02:00 on Monday. This means live exchange rates are not available on weekends and bank holidays. Any exchange rates provided to you outside of the market hours will include a margin to guarantee that rate. You can find more details about the types of exchange rates and margin if you search for 'exchange rates' on this page of our website: help.starlingbank.com/personal.</p>
Sending money in euros to your Starling account that's in a different currency (such as British pounds)	<p>We'll charge a 0.4% conversion fee along with the Starling outbound exchange rate. You'll see the exact exchange rate and fee that will apply before you make the payment in the Starling app and on your account statement.</p>
Sending money to an account held at another bank that's in a different currency to euros (international payments)	<p>When you make an international payment, we use an intermediary bank to process it. You won't be charged any fees from us or them to make an international payment.</p> <p>Your payee's bank, or any intermediary bank used by your payee's bank, may deduct fees from the amount you send. Please ask your payee to check with their bank or payment service provider for any exchange rates and fees that might apply. We don't have any control over these rates or fees.</p>
If we convert your money to British pounds for any of the reasons set out in Section 1, for example: <ul style="list-style-type: none">if we set off any money against your account; orif we send money to another account (in British pounds) on your behalf. For example, if you have any money left in your account when it's closed	<p>We don't charge you a fee or add any margin when we convert your money to British pounds.</p> <p>We convert the money from euros to British pounds using the Starling internal exchange rate. You can see the Starling internal exchange rate that we apply if you go to the payment in your transaction feed. It will also show on your account statement.</p>

Fees for receiving money into your account in euros

There are no fees for receiving euros into your personal euro account by bank transfer from both within and outside the UK.

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Fees for taking out cash

We charge no fees for taking out cash both within and outside the UK. However, some cash machines may apply their own charges for taking out cash.

Debit card fees

There are no fees for making card payments.

If you need to replace your debit card, we can charge you a £5 fee.

Your replacement card will be sent to the UK address you've given us.

If you lose your card or it's stolen while you're abroad, we can charge you a £10 fee to replace it. We can take these fees from your personal euro account or your Starling personal current account.