

Under 16s Terms and Conditions

STARLING

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1. Welcome

These are the terms and conditions for each Under 16s Space you have with us. Under 16s is our banking service for children. You must be the parent or legal guardian of the child who'll use Under 16s. 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 Under 16s.

You can add Under 16s to your personal or joint current account as a Space (it's not its own bank account). We call this your 'Under 16s Space'.

With an Under 16s Space, you can set money aside from your main balance that the child can spend using their own debit card. We call this an 'Under 16s card'. The child can also access a limited version of the Starling app to keep track of the money in the Under 16s Space. You'll be able to keep an eye on, and set limits on, the child's spending from the Under 16s Space in your Starling app.

This document sets out the terms for using an Under 16s Space, Under 16s 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 Under 16s Space is linked to.

Your responsibilities
You're responsible for making sure the child understands how the Under 16s Space, Under 16s card and Starling app work, and that they use them according to these Under 16s terms.

No charges apply to your Under 16s Space except for any set out in the 'Rates, fees and charges' section of your personal or joint current account schedule which the Under 16s Space is linked to (as applicable). You should read the 'Rates, fees and charges' section of your personal or joint current account schedule when you open an Under 16s Space and check for any updates once the Under 16s Space is open. We'll also let you know if we make any changes to the 'Rates, fees and charges' section which affect Under 16s.

2. Getting in touch with us

Only you can contact us about an Under 16s Space, Under 16s 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.

3. How Starling Under 16s works

Using the Under 16s card and Under 16s Space

For each Under 16s Space you set up, you'll get an Under 16s card for the child. An Under 16s card is a debit card that is issued in the child's name and is linked directly to the Under 16s Space. Any spending on the Under 16s card will use money from the Under 16s Space only.

Before we issue an Under 16s card, we might ask you for evidence to prove your relationship with the child as their parent or legal guardian.

We'll deliver the Under 16s card to your address, even if the child using the Under 16s Space lives somewhere else.

Children aged 13 or above may also keep their debit card linked to the Under 16s Space in an e-wallet, such as Apple Pay or Google Pay. An e-wallet is a digital wallet where a card can be stored as an electronic version and be used to make payments. The e-wallet provider may also apply their own age restrictions. you should check this with the relevant provider.

We've set a maximum limit for the amount of Under 16s Spaces and Under 16s cards you may have and the amount of money you can put in an Under 16s Space. For more information about these limits, please check help.starlingbank.com/personal/topics/starling-kite or the Starling app.

Making payments

An Under 16s 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 Under 16s card PIN, or holding the Under 16s card, or a device which stores the Under 16s card in an e-wallet (subject to authentication requirements) near a contactless reader on the card machine.
- Using the Under 16s 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 Under 16s card to make a payment online or over the phone.
- Withdrawing money from a cash machine using the physical Under 16s card.

You approve the child to use an Under 16s card in any of the above ways. We'll take this as consent to make the payment and we won't 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 an Under 16s card from time to time. For example, there are certain things which the child should not be able to purchase using the Under 16s 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 the 'Help' section in the Starling app or on our website at help.starlingbank.com/personal/topics/starling-kite

You have the option to set your own spending and payment limits for an Under 16s card as long as these are below our maximum limit (see above). For more information about any limits on spending money using an Under 16s card, please check our website at help.starlingbank.com/personal/topics/starling-kite

You can also set card controls to manage how the child uses money held in an Under 16s 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 'Getting a refund' section of the Personal Account General Terms.

4. Your responsibilities

You own and control the money in all Under 16s 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 an Under 16s Space, unless you set up and use the payment link feature.

Payment Link
The payment link feature is a link you share with others that allows them to pay money straight into an Under 16s Space. For more information, please go to starlingbank.com/features/kitelink

You're responsible for making sure:

- The child understands how the Under 16s Space, Under 16s card and Starling app work.
- The child understands that you can see payments they make and that you can lock the Under 16s card and temporarily freeze the Under 16s Space.
- The child uses the Under 16s Space, Under 16s card and Starling app according to these Under 16s terms.
- The Under 16s 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 an Under 16s card is different from that of any other card you have. Please read the 'Keeping your card safe' section in the Personal Account General Terms and follow our instructions for each Under 16s card you hold. If the child no longer needs an Under 16s 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 an Under 16s 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.

5. How your main balance and Under 16s Space work together

The money you have in your current account includes the main balance (the amount you see in the main part of your account) and money you have in any Spaces – which includes any Under 16s Space(s) linked to that account.

If you owe us money in any part of your personal or joint current account that an Under 16s Space is linked to, this may affect the child's ability to spend on their Under 16s card. You're responsible for paying back any money you owe us.

Example

- If you have -£50 in an unarranged overdraft in the main part of your personal current account
- And you have £40 in an Under 16s Space linked to your personal current account
- The total balance in your personal current account is -£10

This may affect the child being able to spend money from their Under 16s 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 current account schedule.

6. 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 Under 16s Space, Under 16s 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 Under 16s 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.

7. Restricting or closing an Under 16s Space

If you want to close an Under 16s Space

You can ask us to close an Under 16s Space, or cancel the child's access to the Starling app without closing the Under 16s Space or Under 16s card, at any time. To do that, message us in the Starling app or contact us using the details in the 'Getting in touch with us' section above.

When we may close an Under 16s Space

We can close any Under 16s 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 Under 16s Space is linked to.
- Have a dispute over the Under 16s Space.
- Are using the Under 16s Space for fraud, or anything else that's illegal.
- Are using the Under 16s Space in a way we haven't approved.

We can also close an Under 16s Space if the account your Under 16s Space is linked to is closed.

When we may restrict an Under 16s Space

We may stop certain functionalities or aspects of your Under 16s Space, such as the child's ability to use their Under 16s card and spend or take out money. Please go to the 'When we may stop or limit your account' section in the Personal Account General Terms for the full set of reasons.

If we restrict an Under 16s Space, please keep hold of the Under 16s card until we give you permission to use it again.

If there's money in the Under 16s Space

If an Under 16s Space is closed, we'll move your money back into the main balance of the account the Under 16s Space is linked to. You and the child won't be able to use the Under 16s Space or Under 16s card, and the child will no longer have access to the Starling app.

What happens to the Under 16s Space account data

You can use the Starling app to see your child's payment history. To see the payment history of a closed Under 16s Space, go to the 'Spaces' section of the app, select 'Manage Spaces' and then 'Archived Spaces' or visit our website at help.starlingbank.com/personal/topics/starling-kite/can-i-see-the-transaction-history-of-a-closed-kite-space