Student Offers Terms and Conditions

STARLING

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1. Welcome

These terms and conditions contain important information about special offers we're currently running for the Starling student account.

When we use the following words in these terms, this is what we mean:

- Starling, we, our, or us: Starling Bank Limited, company number 09092149 registered at 5th Floor London Fruit And Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW.
- student account: a Starling personal current account which has been converted to a Starling student account following successful verification of student status.
- student offer: one of the offers promoted by Starling as detailed in these terms.
- you or your: the person participating in the offer.

2. £10,000 prize draw

This section explains how the £10,000 prize draw works, who can take part in it and when the prizes will be paid.

When we use the following words in section 2 of these terms, this is what we mean:

- competition period: 00:01 on 10th August 2026 to 23:59 on 31st October 2026.
- prize: a £10,000 payment to be paid into the winner's student account, in line with these terms.
- prize draw: the draw promoted by Starling as described in these terms.

Who is eligible

To be eligible for the prize, you must successfully open a student account during the competition period. This means that you must have completed the process of verifying your student status.

You won't be eligible if:

- your application for a student account is not complete by the end of the competition period, including if verification of your student status is ongoing;
- at any time prior to the date of the prize draw set out in these terms, you contact us to let us know that you're no longer a student.

You'll only be entered into the prize draw once and you'll only be able to win one prize.

How to enter

The prize draw is free to enter and you don't have to do anything. You'll be automatically entered once you've successfully opened a student account. To do this, you'll need to have completed the process of verifying your student status.

We may contact you from time to time about the prize draw, including to let you know if you've been selected as a winner.

If you do not want to be entered into the prize draw, you can opt out at any time by emailing us at privacy@starlingbank.com. You must do this on or before 26th November 2026.

How we'll select the winners

There will be 3 winners selected for this prize draw.

The winners will be selected randomly using a computer-generated process on 27th November 2026.

If you are selected as a winner, we'll contact you with an in-app message to let you know within 5 working days of selection. We'll send you an email reminder if we don't hear from you after a further 5 working days.

You must confirm if you want to accept the prize within 14 days of us sending the in-app message. If you don't, or if you tell us you don't want to accept the prize, we'll select another winner.

Starling's decisions in relation to winner selection are final.

How we'll pay the prize

The prize will be paid in cash as a lump sum directly into each winner's Starling student account.

We'll do this within 60 days of you confirming that you want to accept the prize.

The prize cannot be negotiated, transferred, or exchanged.

We may make information about you publicly available to demonstrate that a prize has been awarded, including your name. You can object to this by emailing us at privacy@starlingbank.com. If you do object, we might still have to share this information with a regulatory body if they request it, like the Advertising Standards Authority.

We may also contact you to ask you for quotes about your prize and for your permission to use your quotes in our marketing materials in the future. You don't have to agree.

Changes to the prize draw terms

If circumstances change in a way which we can't control, we may need to change the prize draw terms (including the duration of the competition period) or withdraw this offer. If this happens, we'll put a notice on our website as soon as we can.

3. Amazon.co.uk Gift Card offer

You'll be eligible to receive a £50 Amazon.co.uk Gift Card (Gift Card) if you successfully open a student account on or after 10th August 2026 and before the offer described in this section ends. To do this, you'll need to have completed the process of verifying your student status.

We'll send the Gift Card to you by email within 7 working days of confirming that your student status has been successfully verified.

The Gift Card cannot be negotiated, transferred, or exchanged. Only one Gift Card is available per customer and you can only benefit from this offer once, even if you close and re-open a Starling student account.

Your Gift Card is provided by Amazon EU S.à r.l. (Amazon) and is subject to the provider's own terms and conditions. We're not responsible for:

- any issues you experience with acceptance of your Gift Card by Amazon or successfully redeeming your Gift Card;
- any loss, theft or unauthorised use of your Gift Card once we have delivered it to you by email.

If you have a question about your Gift Card, you should contact Amazon directly. Gift Card restrictions apply, see www.amazon.co.uk/gc-legal.

This offer is subject to availability and we may withdraw or change it at any time without notice. If you have already started to verify your student status on the day when we do this and you go on to successfully open a student account within the 60 days afterwards, you will still be entitled to receive the Gift Card provided that you have met the conditions set out in these terms.

4. Other important information

We'll use the email address you have provided to us to communicate with you about any student offers described in these terms. We won't be responsible if the email address you have provided is not correct and you don't receive an email from us.

We can refuse to award any gift or prize described in these terms if:

- you break these terms or any terms relating to your student account;
- your student account has been restricted or closed at any time before we send the gift or prize to you;
- we're not legally allowed to; or
- we think you're participating fraudulently, attempting to abuse the offer or intend to use the gift or prize fraudulently.

You will not be eligible to participate in any student offer if you are an employee, agent or representative of Starling or a family member of someone who is.

Starling can't give you personal tax advice and it's your responsibility to pay any taxes that may be due as a result of participation in any student offer. If you're unsure about your circumstances, you should seek independent tax advice.

Starling won't be responsible to compensate you for any loss or damage that arises in connection with any student offer or you taking part in it, except where the law says we must be. In any case, we won't be responsible for any loss or damage caused by events outside our reasonable control (including any activity carried out by a third party) or which wouldn't have been reasonably foreseeable by us both at the time when you accepted these terms. Nothing in these terms limits Starling's liability where this cannot be limited or excluded by law.

These terms and conditions are governed by the laws of England and Wales. You can bring a claim against us in the courts of England and Wales. If you live in Scotland or Northern Ireland, either you or us can also bring a claim in the courts of the country you live in.

5. Your privacy

We'll process your personal data in line with our privacy notice which you can read here: https://www.starlingbank.com/legal/privacy-notice/