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. 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 between 10th August 2026 and 30th September 2026. 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.

If you have already started to verify your student status before the end of 30th September 2026 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.

3. 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.

4. 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/.