

Affiliate Welcome Reward Terms and Conditions

Effective from 20 August 2026

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1. Introduction and key words

These are the terms and conditions that apply to Starling's Affiliate Welcome Reward offered to new customers who open a Starling personal current account through a link provided by an approved affiliate.

In this document, we'll use a number of key words, so to help you understand them, we've included the definitions at the start.

- **account:** a Starling personal current account. This doesn't include Starling joint, student, teen, Under 16s, savings, any currency (such as USD or Euro), business or sole trader accounts. It also doesn't include any Spaces.
- **affiliate:** a third-party we've partnered with to promote Starling's products or services and directs potential customers to apply for a Starling account via a specific tracking link. For example, comparison websites, digital content creators, and finance blogs.
- **promotion period:** the length of time that we'll offer the welcome promotion.
- **Affiliate Welcome Reward T&Cs:** these terms and conditions and the reward conditions.
- **reward:** £25 (or other amount set out in the reward conditions) paid into a Space in the new customer's account.
- **reward conditions:** the specific rules and conditions displayed on Starling's landing page and/or the message from Starling that governs each individual welcome promotion.
- **you or your:** the new customer who is named on the account.
- **welcome promotion:** the offer of a reward to new customers if they open an account through an affiliate's link and if all reward conditions are met.
- **we, our, or Starling:** Starling Bank Limited, company number 09092149 registered at 5th Floor London Fruit And Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW.

2. Eligibility

To be eligible to participate in the welcome promotion, you must:

- be aged 18 years or over;
- live in the UK;
- have never opened an account; and
- be eligible to open an account at the time of the welcome promotion

We may offer different welcome promotions at the same time, however you will only be eligible to participate in the welcome promotion set out on the landing page of the affiliate link.

3. The reward and reward conditions

To receive the reward, you must complete the following "**qualifying steps**":

- apply for an account using the unique link provided by an affiliate;
- open an account during the promotion period; and
- complete all other required steps set out in the reward conditions. This could include setting up one or more Direct Debits or making one or more payments from the account.

Read more about Direct Debits and Standing Orders [here](#) and read the General Terms of your account for more information.

The reward is a British pound cash amount and can't be transferred or exchanged for any other kind of benefit.

4. How you'll receive the reward

The reward will be paid into a Space in your account within 30 days of all reward conditions being met. We'll create the Space for you, and you can move the money to your main account balance at any time. You can learn more about Spaces in your account terms and at www.starlingbank.com/features/spaces.

5. Exclusions

The welcome promotion only applies to the first account you open during the promotion period. If you open more than one account (or any other type of Starling account), you won't qualify for a reward for those additional accounts.

If the reward conditions for a reward includes making transactions or setting up a Direct Debit, certain transactions and payments won't count. These include, but are not limited to:

- Fees and subscriptions paid to Starling
- Interest payments
- Refunds or cancelled payments
- Adjustments
- ATM or cash withdrawals
- Buying foreign currency
- Buying cryptocurrency
- Gambling and betting payments
- Transfers to other bank accounts, including other Starling accounts
- Buying or topping up e-money, like a digital, pre-paid alternative to cash
- Standing orders or direct debits

6. Changes to the Affiliate Welcome Reward T&Cs

We may update the Affiliate Welcome Reward T&Cs from time to time, without giving you advance notice. Any updates we make will be available in the Starling app and/or on our website, and will be effective from the date shown. We may change or introduce new conditions on any welcome promotion at any time, including changing the amount of the reward.

7. Ending a Welcome Promotion

We can suspend, amend, end or extend any welcome promotion at any time without notice, including ending the welcome promotion early.

If we suspend or end the welcome promotion, we'll process your reward if you have met all qualifying steps before the welcome promotion is suspended or ended. After a welcome promotion is suspended or ended, any applications for accounts received by us using a unique link from an affiliate will not be eligible for the reward.

If we don't specify an end date to the promotion period in the reward conditions, the welcome promotion will

continue until we end it.

8. General Terms

The reward will not be paid, or may be taken back, if:

- you or we close your account before the reward is paid;
- you or we cancel your Starling card before it arrives;
- you cancel or receive a refund for a transaction which is part of the reward conditions;
- you cancel any Direct Debit or Standing Order from your account which is part of the reward conditions;
- you break any of these terms and conditions or any other terms or conditions that apply to your account;
- your account is closed, blocked or restricted;
- your account is in arrears, default or you are on a repayment plan;
- paying you the reward would mean we break the law or breach the orders of a court or regulatory authority;
- a technical problem occurs involving the affiliate link or the satisfaction of any reward conditions;
- we think you're committing fraud or any criminal activity; or
- we reasonably believe that the welcome promotion is being abused, manipulated, or used in a way that risks harming Starling's reputation.

We will not be liable for any costs or losses if we suspend, amend or end the welcome promotion, or if we refuse to pay a reward.

As permitted by law, Starling won't be responsible or liable to compensate you for any loss or damage (including money) that arises as a result of using the affiliate to open an account, taking part in the welcome promotion or in any other way connected with the welcome promotion. This doesn't apply if the loss or damage is caused by our negligence. Your statutory rights are not affected.

If the reward results in a tax liability for you, it's your responsibility to pay any taxes that may be due. The Affiliate Welcome Reward T&Cs are only between Starling and you. Other people or organisations may not use the Contracts (Rights of Third Parties) Act 1999 to enforce the Affiliate Welcome Reward T&Cs.

The Affiliate Welcome Reward T&Cs are governed by English law. Any disagreements or disputes about the Affiliate Welcome Reward T&Cs or the welcome promotion will be handled exclusively in the English courts.