

Joint Current Account Schedule and Rates, Fees and Charges



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Section 1: Joint Current Account Terms

Welcome

This is the account schedule for your Starling joint current account. When we say 'account' in this document, we're referring to your Starling joint current account.

Your account is an everyday bank account you can hold with another person. Both account holders can use the account to send and receive money, take out cash, and make payments from the Starling app, online banking or using your card. You can also set up Spaces on your account.

This document contains important information about your account, including details of any fees or charges you might have to pay us. This document, along with the Personal Account General Terms, forms the agreement between you and us.

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. This includes information about support you could get (including links to third party resources) if you're struggling to manage your account for personal reasons. To see our FAQs, please visit: <https://www.starlingbank.com/help> or the Starling app.

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 to send 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.

Who can open a Starling joint current account

Only one of you needs to request to open a joint current account. By doing this, you confirm that you've told the other account holder that you're requesting to open this account and they've provided approval for you to do this on behalf of you both. Even though only one of you needs to request to open a joint current account, both of you will each need to accept these terms.

To open an account, both account holders must:

- Hold a Starling personal current account in British pounds.
- Be 18 years old or over.
- Be a resident in the United Kingdom and hold the right to reside in the United Kingdom.
- Intend to use and hold this account for personal purpose. This means you can't use it for any business purposes (including as a sole trader).

We call these your 'confirmation statements'. If any of these statements don't apply to you, or your situation changes, please let us know straight away. If this happens, we can take any of the actions set out in the 'Closing your account' section of the Personal Account General Terms.

Payment limits

There are limits to how much you can pay from your account depending on the transaction you're making. This includes daily payment limits. To check what these are, you can look in the Starling app or visit our website at <https://help.starlingbank.com/joint/topics/sending-and-receiving-money/what-are-my-bank-transfer-limits-for-my-joint-account>. If you need to make a payment above any of these limits, please get in touch with us in the Starling app or by using the contact details in the [Getting in touch with us](#) section above.

How your joint current account works

You don't need permission from the other account holder when you make payments in and out of your account or cancel any payments. This includes allowing another company (a third party provider) to make payments on your behalf. Please go to the 'Giving others access to your account' section in the Personal Account General Terms for more information on third party providers.

Both account holders will also be able to see certain details related to your account in the Starling app and through online banking. For example, you'll be able to view:

- Payments made by the other account holder as well as your own.
- Details of the location where you or the other account holder have made payments.
- In-app messages you or the other account holder send to us from your account, as well as in-app messages we send to both of you.

You'll both be responsible for your account and if you owe us money, we can ask either one or both of you to repay us.

If either of you are unable to manage your account yourself, you may be able to grant someone else a power of attorney to do this for you. You'll need to send us certain legal documents and we'll need to carry out certain checks before we can consider this. We'll also require consent from the other account holder. Please go to the 'Giving others access to your account' section in the Personal Account General Terms for more information on granting a power of attorney.

Overdrafts

We don't offer arranged overdrafts on joint current accounts.

Organising your money (Spaces)

You can set aside money from the main balance of your joint current account with Spaces.

The money you have in your account includes the main balance (the amount you see in the main part of your joint current account) and money you have in Spaces. You can set up a Space in the Starling app or online banking (where available) at any time. You can also move money between the main balance of your account and any Space linked to your account whenever you want.

Creating a virtual card linked to a Space

Subject to any limits we may set (e.g. the number of virtual cards you can have), you can make a virtual card that lets you spend only the money in the Space. However, you can't take out cash directly from a Space. If you want to do this, you must move money from the Space to the main balance in your account.

Setting up automatic payments from a Space

You can set up payments, such as Direct Debits, to come out of either your main balance or one of your Spaces in your account. If there isn't enough money to cover an automatic payment in the part of your account where you've set it up to come out of, we won't automatically move the money from another part of your account to cover the payment.

Example 1

You set up a Direct Debit for £10 a month to come out of the main part of your account.

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

Because you set up the Direct Debit to come out of the main part of your account and the balance in the main part of your joint account is £0, the payment will be rejected.

We will not automatically move the £10 you have in your joint account Space to cover the Direct Debit payment that is set up to come out of your main account balance.

Example 2

You set up a Direct Debit for £10 a month to come out of a Space linked to your account.

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

Because you set up the Direct Debit to come out of the Space linked to your account and the balance in the Space is £0, the payment will be rejected.

We will not automatically move the £10 you have in your main account to cover the Direct Debit payment that is set up to come out of your Space.

We're not responsible for any payments being rejected because you didn't have enough money in the main part of your joint current account or your Spaces to cover them.

How we apply interest if you have money in a Space

You won't earn any interest on your account. However, if you have a negative balance in your account and don't have enough funds in your total account balance to cover the negative balance, you might have to pay interest or fees (as applicable). Please read the [Rates, Fees and Charges](#) section below for more information.

Example

If the main part of your joint current account is in an unarranged overdraft, but you have money in your Spaces, we'll count the money in Spaces as part of your total balance. The total balance of your account will be the money in your Spaces minus any negative amount in the main part of your account. For example:

- If you have -£50 in the main part of your account and £100 in linked Spaces, you'll have a total balance of £50 in your account. You will not be charged or receive any interest on your total balance.
- If you have -£50 in the main part of your account and £40 in linked Spaces, you'll have a total balance of -£10 in your account. You'll be charged any unarranged overdraft interest or fees set out in the [Rates, Fees and Charges](#) section below (if they apply) on the -£10.

Restricting or closing your account

If you want to close your account

You or the other account holder 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 don't need permission from the other account holder for this, but we'll let them know after we get your request. We'll usually close your account within one month unless:

- We can't for reasons set out in the section [Reasons why we might not close your account](#) below.
- We can't for reasons set out in the section 'When we might need to keep your account open' in the Personal Account General Terms.
- We agree with both of you to close it earlier.

Please see the 'Closing your account' section of the Personal Account General Terms for more information about account closure.

If you and the other account holder are involved in a dispute, we'll need permission from both of you to close your account.

When we might close your account

We might 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.

When we may restrict your account

We may stop certain functionalities or aspects of your account, such as your ability to use payment instruments, spend or take out money. 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 also includes the steps you may need to take to make a transaction, for example using your Starling app login details, PIN codes, biometrics and other security details to make a payment.

If there's money in your account

If you don't move the money in your account before your account is closed by you or us:

- any remaining money will be split equally between you and the other account holder; or
- if we've received a specific legal instruction from both you and the other account holder about how the money should be split, then any remaining money will be split according to those legal instructions.

We'll then move the money as set out in the 'If there's money in your account' section in the Personal Account General Terms.

Reasons why we might not close your account

We might not be able to close your account within one month if:

- You or the other account holder told us about a disagreement before we received a request from you to close the account. See the section [If there's a disagreement between account holders](#) below for more details.
- You have an additional joint current account with us. You'll need to close your additional account first before closing this one.

If an account holder dies

If the person you have a joint current account with dies, please contact us using the contact details above so that we can discuss your account with you.

As your joint current account is an account for two people, if one account holder dies, the account will need to be closed. But we'll discuss this with the other account holder and the arrangements for closing the account, including what will happen to the money in the account.

We'll need official documents (such as a death certificate) to confirm the other account holder has died.

Unless you and the other account holder previously gave us specific legal instructions about the ownership of the money in your account, when an account holder dies, the surviving account holder can transfer all remaining money in the account to an account in their name. If there's still money in the account by the time we close it, we'll move the money as set out in the 'If there's money in your account' section of the Personal Account General Terms.

If there's a disagreement between account holders

If you and the other account holder have a disagreement about your account, you need to tell us as soon as possible. If you do this, we'll let the other account holder know about this in writing (unless we are not legally allowed to).

While a dispute is going on, we'll normally place restrictions on your account. We'll only take written instructions from both of you regarding any instructions you give us for your account.

This means we won't process payment instructions or close your account unless you have both agreed to us doing so. You also won't be able to access any payments made into your account after you raise a dispute. However, if you have any Direct Debits set up, they'll continue as usual, unless you both tell us to stop them.

These restrictions will last until both of you let us know in writing the dispute has ended. Other than these restrictions, we won't get involved with your dispute.

We do recognise, however, that restrictions on your account due to a dispute may cause hardship and that preventing payments and withdrawals might have serious consequences for you. If this is the case, please contact us using the details above so that we can discuss your circumstances and what we can do to help.

If the dispute isn't resolved within 90 days of you telling us about it, we might close your account. If we do this, we'll give you at least two months' notice. Once your account has closed, unless you and the other account holder previously gave us specific legal instructions about the ownership of any money in your account, we'll split any money that is in your account at the time the account is closed equally between both account holders and move the money as set out in the 'If there's money in your account' section of the Personal Account General Terms.

What happens if you've asked us to close your account before we're told about a disagreement

If a dispute is raised after you or the other account holder have asked us to close your account, we'll continue the process of closing it. But we'll apply the same restrictions we've explained above.

Section 2: Rates, Fees and Charges

When we won't charge you

We won't charge you any fees for opening or running your account. We also won't charge you for using an unarranged overdraft, or if we reject a payment.

Interest rates

Interest we pay on positive balances

You won't earn any interest on this account. This means we won't pay you interest on your balance.

Interest we charge on money you owe us

Arranged overdraft	We don't offer an arranged overdraft with joint current accounts, so we won't charge any interest.
Unarranged overdraft	We don't charge interest for unarranged overdrafts.

Fees for sending money out of your joint current account

British pounds

Payment type	Is there a charge?
Instant payments you make to family, friends or a business using Faster Payments	No
A regular payment set up to be paid on a set date using a standing order	No
High-value payments using CHAPS	Yes, £20 per payment
Direct Debits using BACS	No

Foreign currencies

Payment type	Is there a charge?
<p>Sending payments in foreign currencies (including between two Starling accounts)</p>	<p>Yes - we'll show you the exchange rate and any fees before you make the payment in the Starling app or online banking. If your session expires, you'll need to restart the process and the exchange rate you were previously given might change.</p> <p>We use a live third party exchange rate which may change throughout the day. The rate used will also depend on the currency of the payment and the currency it's being converted to. We'll make sure to give you the most accurate information on these rates where possible.</p> <p>Please note that whoever you're paying may receive less money than you send if their bank – or any others helping to process the payment – charge their own fees. We don't have any control over these charges.</p>
<p>Sending Direct Debits in Euros</p>	<p>No charge, but we'll convert the British pounds into Euros using Starling's internal exchange rate.</p> <p>Starling's internal exchange rate Starling's internal exchange rate is based on a mid-market point calculated from third-party exchange rates, plus a margin.</p> <p>You can find out more details about Starling's internal exchange rate on our website https://help.starlingbank.com/joint/topics/sending-and-receiving-money/can-i-pay-a-direct-debit-in-euros-from-my-joint-account. You can also get in touch with us using the contact details above to find out Starling's current internal exchange rate.</p> <p>As exchange rates change regularly, we can't tell you the exact rate that we'll use to convert a payment beforehand. But you'll be able to see the exact rate that was used in your in-app transaction feed and in your statements.</p>

Fees for receiving money into your joint current account

British pounds

Payment type	Is there a charge?
Receiving any payments type in British pounds	No charge.

Foreign currencies

Payment type	Is there a charge?
Receiving any payments type in foreign currencies	No charge, but we'll convert the foreign currency into British pounds using Starling's internal exchange rate.

Starling's internal exchange rate

Starling's internal exchange rate is based on a mid-market point calculated from third-party exchange rates, plus a margin.

You can find out more details about Starling's internal exchange rate on our website <https://help.starlingbank.com/business/topics/sending-and-receiving-money/how-much-does-it-cost-to-receive-a-euro-payment-into-your-gbp-current-account>. You can also get in touch with us using the contact details above to find out Starling's current internal exchange rate. As exchange rates change regularly, we can't tell you the exact rate that we'll use to convert a payment beforehand. But you'll be able to see the exact rate that was used in your in-app transaction feed and in your statements.

Paying in cash through the Post Office

These charges apply to any cash deposits you make within a calendar year (between January and December). This includes money you deposit to add to a Space from the main part of your account.

Amount	Is there a charge?
Up to and including £1,000	No charge.
Above £1,000	0.7% of the amount above £1,000. This £1,000 limit applies across your joint current account and any additional joint current account you have with us.

Example 1

If you pay £900 cash into your joint current account via the Post Office between January and December of the same year, you won't be charged a fee.

Example 2

If you pay £1,200 cash into your joint current account via the Post Office between January and December of the same year, you'll be charged £1.40 (which is 0.7% of the £200).

Example 3

If you pay £1,000 cash into your joint current account and £500 into your additional joint current account via the Post Office at the same time, you'll be charged £3.50 (which is 0.7% of the £500).

Example 4

If you pay £500 cash into your joint current account via the Post Office in March and then £600 cash into your joint current account via the Post Office again in October of the same year, you'll be charged £0.70 (which is 0.7% of the £100).

Taking out cash

Type of cash withdrawal	Is there a charge?
In British pounds in the UK	No charge by Starling. However, you might be charged a fee by some ATM providers.
In a foreign currency outside the UK	<p>No charge by Starling, but there might be other charges you have to pay:</p> <ul style="list-style-type: none">• If you take out cash in a foreign currency, the Mastercard exchange rates at the time will apply. These rates are set out on their website: https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html (link will take you to a third-party website). The ATM provider may also charge its own fee.• If you choose for the exchange rate to be applied against an amount shown in British pounds, the ATM provider will apply its own exchange rate and may charge its own fee.

Debit card fees

Currency of card transaction	Is there a charge?
In British pounds in the UK	No charge.
In a foreign currency in the UK or outside the UK	<p>No charge by Starling, but there might be other charges you have to pay:</p> <ul style="list-style-type: none">• If you make a payment in a foreign currency, the Mastercard exchange rates at the time will apply. These are set out on their website: https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html (link will take you to a third-party website). The retailer may also charge its own fee.• If you choose to make the payment in British pounds, the retailer will apply its own exchange rate and may charge its own fee.

If you need to replace your debit card

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.

If you need a certified bank statement

You can get certified bank statements in the Starling app for free. If you need your statement certified in a different way, or you want to certify any other documents, we might charge you a £20 fee. Please visit <https://www.starlingbank.com/features/statements> for information about statements.