

Refer-a-Friend Scheme Terms and Conditions



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Welcome

These are the terms for Starling's refer a friend scheme.

Starling has partnered with the National Trust on our refer a friend scheme.

Under the scheme, a person with a Starling account (known as a 'referrer') can invite another person (known as a 'referee') to open a Starling account. If the account is successfully opened through the scheme, both customers will get a free National Trust pass, described below. We call this the 'referral scheme'.

Both the referrer and referee agree that the terms in this document apply to them individually when taking part in the referral scheme and redeem a National Trust pass.

If you're the referrer, you accept these terms when you make a referral through the referral scheme.

If you're the referee, you accept these terms when you accept an invite to take part in the referral scheme and apply to open a Starling account.

When we use the following terms in this document, we mean:

- 'account': personal (including teen) or joint current account, sole trader current account or business current account with Starling. This doesn't include Starling Kite.
- 'National Trust' or 'partner': National Trust (Enterprises) Limited (company registration number 01083105, acting on behalf of ©National Trust Registered Charity 205846) and The National Trust for Scotland (Registered Charity number SC007410).
- '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.
- 'you' or 'your': the referrer or referee who these terms apply to.

Referral terms

The referral scheme only applies to the first account a referee opens and is subject to the availability of National Trust passes.

If the referee opens more accounts later on, these won't be part of the referral scheme. To get a National Trust pass, a referee must do all of these things:

- apply for a Starling account;
- successfully complete Starling's onboarding processes; and
- open an account with Starling,

as a direct result of a referral under the referral scheme. We call this a 'successful referral'.

Each referrer will have a limit of 50 daily referrals, subject to the availability of National Trust passes. We can change the daily referral limit set out in these terms at any time.

Both the referrer and referee agree that they won't get any direct financial reward from the referral scheme and neither party will try to gain a financial or other benefit from the referral scheme.

We can suspend, amend or withdraw the referral scheme at any time. We can also refuse or withdraw a National Trust pass from anyone who breaches the terms in this document or any of the National Trust's own terms in relation to a National Trust pass.

National Trust pass terms

After a successful referral, the referrer and referee will each receive an email at the address linked to their account. This email will contain a National Trust pass, which will either be for one person or two people (as applicable).

The National Trust pass can be used for standard admission at any participating National Trust property, during its advertised opening hours. You'll find lists of participating National Trust properties here:

- The National Trust properties: www.nationaltrust.org.uk/visit
- The National Trust for Scotland properties: www.nts.org.uk

We call this the 'National Trust pass'.

The National Trust pass may be used by:

- A referrer
- A referee
- A friend/family member visiting a National Trust property with a referee or referrer

The National Trust pass will expire on the date shown on it.

Each referrer and referee, and any guests of theirs, must use the National Trust pass in line with any instructions in the email they receive.

The referrer and referee don't need to use their National Trust pass together at the same time.

If someone under 18 is using the National Trust pass, they must be with someone aged 18 or over. This is unless the National Trust property says otherwise. Children of a certain age may also be able to visit some National Trust properties for free. You should check the age criteria with the relevant National Trust property.

Both the referrer and referee agree to follow all terms and conditions set by the National Trust for using the National Trust pass. This includes timeframes for redeeming the pass, and rules for booking National Trust property visits in advance.

If you have any questions about using a National Trust pass or visiting a National Trust property, including opening times, you should contact the National Trust directly.

Both the referrer and referee agree that they won't get any direct financial reward from a National Trust pass they've received. Neither of them will try to gain a financial or other benefit from a National Trust pass.

We won't be responsible or liable to compensate a referrer, referee or any of their guests for any loss or damage (including money), if the National Trust, referrer or referee, or any of their guests fail to follow the National Trust pass terms and conditions. This includes any rules set by the National Trust, such as failing to use a National Trust pass before it expires.

The referrer and referee are responsible for their own costs when visiting a National Trust property. This includes things like paying for transport, parking charges (unless parking is included in the standard admission that the National Trust pass covers) and special events that cost extra – like the National Trust Light Nights.

A National Trust pass cannot be used:

- at special events hosted at a National Trust property that cost extra – like the National Trust Light Nights
- at the following National Trust properties (or any other properties communicated by the National Trust):
 - For National Trust properties – all properties listed as exempt here, as updated from time to time: www.nationaltrust.org.uk/features/properties-which-are-exempt-from-the-guest-pass-promotion
 - For National Trust for Scotland properties – the National Museum of Rural Life and all guardianship properties listed here, as updated from time to time: www.nts.org.uk/what-we-do/buildings

In the unlikely event that a property is full, the National Trust has the right to stop people from entering. The same applies in any unforeseen situations beyond the National Trust's control where they can't allow people in.

Opening hours at a National Trust property may also change at any time, and you should check them with the National Trust property before visiting. If this happens, and as long as the National Trust pass is still valid, you may use the National Trust pass at another National Trust property or on another date/at another time.

If a referrer, referee and/or any of their guests (as applicable) is already a National Trust member, (i.e. a person who holds a membership with the National Trust), they can give their National Trust pass to someone else to use. That person can then use the National Trust pass to visit a National Trust property with the referrer or referee. Anyone under 18 using the National Trust pass must be with someone aged 18 or above, unless the National Trust property says otherwise.

General

As permitted by law, Starling won't be responsible or liable to compensate a referrer, referee or any of their guests for any loss or damage (including money) that happens while using a National Trust pass or visiting a National Trust property. This doesn't apply if the loss or damage is caused by our negligence. Your statutory rights are not affected.

The terms in this document are between us and direct participants in the referral scheme only. Other people or organisations may not use the Contracts (Rights of Third Parties) Act 1999 to enforce any of the terms.

The terms in this document are governed by English law. Any disagreements or disputes relating to these terms or the referral scheme will be handled exclusively in the English courts.