Starling Student Account Schedule

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1. Welcome

You've successfully verified your student status and unlocked the Starling student account features. When we say 'account' in this document, we're referring to your Starling student account.

This document contains important information about your account. Together with the Personal Account General Terms and the Personal Current Account Schedule, it forms the agreement between you and us for your Starling student account. You can find the Personal Account General Terms and Personal Current Account Schedule in the Legal documents section of the Starling app. If the Starling Student Account Schedule says something different to the Personal Account General Terms or the Personal Current Account Schedule, please follow the terms in this document.

These terms apply as soon as you are notified by us that your student status has been successfully verified. They will continue until your Starling student account is converted back to a Starling personal current account by you or us, or your Starling personal current account is closed.

2. 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.

3. Who can have a Starling Student Account?

To hold this account, you must:

- Be 18 years old or over;
- Be a resident in the United Kingdom and hold the right to reside in the United Kingdom;
- Be currently studying — or confirmed to start — an eligible full-time course at a recognised higher education institution in the UK. You can check which types of course are eligible on our website [https://www.starlingbank.com/current-account/student-bank-account/]. You must have at least one full year of study still to complete when you apply;
- Use the Starling student account as your main account. This means that you need to pay any regular income you have into the account;
- Not open or hold a student account with another provider;
- Only use this account for personal purposes. This means you can't use it for any business purposes (including as a sole trader).

The list of eligible types of course may change from time to time. Provided that your course was eligible at the point of your application, we will continue to treat you as eligible while you complete it.

If you already hold an overdraft with Starling you'll need to end this and pay it back in full, including any

interest you owe, before you can apply for a student account.

4. Starling Student Overdrafts

If you have a Starling student account, you can apply for an arranged student overdraft. This will be subject to a credit check and assessment of your personal circumstances, including if we think you can afford it.

To apply for an arranged student overdraft, you'll need:

- to have at least 3 years of UK address history;
- to have at least 2 full years of study left to complete on your course when you apply;

If we offer you an arranged overdraft, the terms and conditions will be documented separately and will include the overdraft limit.

We don't charge interest or fees for arranged overdrafts on a student account.

If you exceed your arranged overdraft limit, you will go into an unarranged overdraft. We also don't charge interest or fees for an unarranged overdraft but continued use of an unarranged overdraft can negatively impact your credit score and may affect your ability to borrow money in the future. You can find out more about how your unarranged overdraft works in the Personal Account General Terms.

5. Rates, Fees and Charges

There are no additional charges for a Starling student account, but the rates, fees and charges set out in the Personal Current Account Schedule continue to apply.

6. Changes to your circumstances

You must let us know immediately if:

- you make any changes to your course after opening the student account;
- you no longer meet any of the eligibility requirements set out in section 3 of these terms;
- any of the information you have previously provided about your circumstances is incorrect.

7. Changes to these terms

We may need to make changes to the terms in your Starling Student Account Schedule. Your Personal Account General Terms set out what we'll treat as a change to your account terms and reasons why we may need to make changes.

If the change to this Schedule is to your disadvantage, we'll usually let you know at least 30 days before the change takes effect either by email or in the Starling app. Otherwise, we won't contact you before making it. We'll let you know within 30 days afterwards.

We may offer you benefits provided by third parties from time to time. If we do, the terms and conditions will be documented separately. We can also remove those benefits at any time (for example, if there are changes to our relationship with a third party or to what they offer) but we'll give you as much notice as we can before we do this.

8. Ending this agreement

If you decide that you no longer want access to student features, you can let us know at any time by sending us a message in the Starling app. We'll convert your account back to a standard Starling personal current

account.

We may automatically convert your account to a Starling personal current account if you no longer meet all of the eligibility requirements set out in section 3 of these terms.

We will also do this once you have completed your course. We'll treat your course as ending on the anniversary of your course start date, based on the course duration you have provided to us.

We've explained more about how account conversion works in Section 9 of these terms.

If your Starling personal current account is closed by you or us at any time, this agreement will also end. You must pay back any money you owe us before closing your account.

9. Converting your account

If your account is converted back to a personal current account, you will no longer have access to student features. The Personal Account General Terms and the Personal Current Account Schedule will continue to apply.

If you have an agreement with us for an arranged overdraft on your student account, we'll convert it to our standard terms. This means that we'll start charging interest. We'll give you at least 30 days' notice and confirm the interest rate before you start to be charged.

If we're converting your account because you have completed your course, we also won't convert your account straight away. You'll be able to continue to use your overdraft under these terms for a fixed period which we'll tell you about at the time.

10. About Us

Starling Bank Limited is incorporated and registered in England, under company registration number 09092149. Its registered address is 5th Floor, London Fruit & Wool Exchange, 1 Duval Square, London, E1 6PW.

Starling Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 730166