

Starling Connected Card Terms and Conditions



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Welcome

These are the terms and conditions for the Starling Connected Card. When we say 'you' or 'your' in this document, we mean the account holder of the personal current account that is linked to a Connected Card. Connected Cards are not available for teen accounts.

You can add a Connected Card to your Starling personal current account by creating a Space. We call this a 'Connected Space'. With a Connected Space, you can set money aside from your main balance that a delegated user can spend using their own debit card – this is what we call the Connected Card. When we say 'delegated user' in these terms and conditions, this means a person that you allow to access the money in your Connected Space using the Connected Card.

This document sets out the terms for using a Connected Space and Connected Card – including your responsibility as the account holder. It forms part of your agreement between you and us, along with the Personal Account General Terms and the Personal Current Account Schedule.

Your responsibilities

You're responsible for making sure the delegated user understands how the Connected Space and Connected Card work, and that they use them in line with these Starling Connected Card terms.

No charges apply to your Connected Card except for any set out in the 'Rates, Fees and Charges' of your Personal Current Account Schedule which the Connected Space is linked to (as applicable). You should check this when you open a Connected Space and for any updates once the Connected Space is open. We'll also let you know if we make any changes to the rates, fees and charges which affect your Connected Card or Connected Space.

Getting in touch with us

Only you can contact us about a Connected Space, Connected Card, or the delegated user's access to the Connected Card and Connected Space.

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 by sending 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.

How Connected Cards work

About Connected Cards and Spaces

A Connected Card is a debit card that someone else can use to spend from your account on your behalf. The card is issued in your name and linked directly to the Connected Space.

You can set up a Connected Space linked to your personal current account in the Starling app. You are the only person allowed to pay in money (in British pounds) to a Connected Space. You can only move money to your Connected Space from the personal current account it is linked to.

When you set up a Connected Space, you'll get a Connected Card for the delegated user. We won't ask for their name or any of their details. You'll be able to see what transactions are made by the delegated user in the Starling app.

We only issue physical Connected Cards. This means that you can't get a virtual Connected Card or save a Connected Card to an e-wallet (for example, Apple Pay or Google Wallet). We'll deliver the Connected Card to the address we have on record for you, even if the delegated user lives somewhere else.

We've set a maximum limit for the amount of Connected Cards and Connected Spaces you can have, as well as the amount of money you can put in a Connected Space. For more information about these limits, please check our website at <https://www.starlingbank.com/features/connected-shopping-card> or the Starling app.

Making payments

A Connected Card can be used to make payments by using a retailer's card machine (like when you're paying for something in a shop). This can be done by putting the card into the machine and entering the Connected Card PIN, or holding the Connected Card near a contactless reader on the card machine. Any spending on the Connected Card will only use money from the Connected Space.

A Connected Card cannot be used to make payments online, at gambling merchants or other restricted merchants, to withdraw money at ATMs, or with an e-wallet. It also can't be used at the Post Office to withdraw or deposit money. You cannot make scheduled payments using a Connected Card.

You have the option to set your own contactless limit for a Connected Card as long as this is below our maximum limit. For more information about any limits on spending money using a Connected Card, please check our website here <https://www.starlingbank.com/features/connected-shopping-card>.

You should only give the Connected Card to someone you trust. By adding money to the Connected Space and giving the delegated user the card and PIN, you're authorising anything they spend. We'll take this as consent to make the payment, and we will not usually need you to approve it.

Once a payment is made, you won't be able to cancel it. To find out if you are entitled to a refund for a payment, go to the section 'Getting a refund' of the Personal Account General Terms.

Your responsibilities

You own and control the money in the Connected Space linked to your account, and you're responsible for anything that the delegated user does (or fails to do) with the Connected Card. You're also solely responsible for making sure that:

- The delegated user understands how the Connected Space and Connected Card work.
- The delegated user understands that you can see payments they make in the app, and that you can take money out of the Connected Space at any time.
- The delegated user uses the Connected Card according to these Connected Card terms.
- The Connected Card is kept safe according to the 'Keeping your card safe' section in the Personal Account General Terms.

You must also make sure the PIN set for a Connected Card is different from that of any other card you have. Please read the section 'Keeping your card safe' in the Personal Account General Terms and follow our instructions for the Connected Card you hold. If the delegated user no longer needs a Connected Card, you must make sure to take it from them and keep it safe or cut it up and throw it away.

You must tell us straight away if a Connected Card is lost or stolen, or if you notice any payments the delegated user didn't make. You can get in touch with us by using the contact details in the [Getting in touch with us](#) section above.

How your main account and Connected Space work together

The money you have in your personal current account includes the main balance (the amount you see in the main part of your account) and money in any Spaces you have – which includes a Connected Space linked to that account.

So, if you go into an arranged or unarranged overdraft in any part of your Starling personal current account which a Connected Space is linked to, we'll count the money in both the main part of your account and any Spaces you have linked to that account (including a Connected Space) to calculate your total account balance.

If you owe us money in any part of your personal current account that a Connected Space is linked to, this might mean the delegated user can't spend on their Connected Card. You're responsible for paying back any money you owe us.

For example:

If you have -£50 in an unarranged overdraft in the main part of your personal current account and £40 in a Connected Space linked to your personal current account, you'll have a total balance of -£10 in your personal current account. This may affect the delegated user being able to spend money from their Connected Space. You may also be charged overdraft interest or fees (if they apply) on the -£10 as set out in the 'Rates, Fees and Charges' section of your Personal Current Account Schedule (as applicable).

If something goes wrong

Provided we've complied with our obligations under our agreement with you, we won't be legally responsible when it comes to issues you or the delegated user might have in using your Connected Space or the Connected Card. For example, we won't be responsible if the delegated user could not pay for something because there was not enough money in the Connected Space.

We won't usually get involved in any disputes between you and the delegated user. This includes what happens to the money in the Connected Space or any payments made. The only time we might get involved is if the dispute relates to how we've provided our services to you.

Closing a Connected Space or cancelling a Connected Card

If you want to lock or cancel a Connected Card

You can lock and unlock the Connected Card in the Starling app at any time. When you lock the Connected Card, the delegated user will not be able to make payments using the Connected Card.

If you want to cancel your Connected Card, you'll need to ask us to do this for you. You can message us in the app, or call or email us using the details in the [Getting in touch with us](#) section above.

If you close the Connected Space, we'll automatically cancel the Connected Card.

If you want to close a Connected Space

You can move the money out of your Connected Space in the Starling app at any time.

If you want to close the Connected Space, you can ask us to do this in the app, or contact us using the details in the [Getting in touch with us](#) section above. If you want to close your Connected Space and it has a negative balance, please go to the section [If the Connected Space has a negative balance](#) below for more details.

You and the delegated user won't be able to use the Connected Space or Connected Card once the Connected Space is closed.

When we may close a Connected Space

We can close a Connected Space at any time. Unless we're prevented for legal or security reasons, we'll usually tell you before we do this.

We can close a Connected Space this if we think you or the delegated user:

- Break any of the terms we've set out in this document, the Personal Account General Terms or the account schedule that the Connected Space is linked to.
- Have a dispute over the Connected Space.
- Are using the Connected Space to commit fraud, or anything else that's illegal.
- Are not using the Connected Space in accordance with these terms and conditions.

We will close a Connected Space if the personal account your Connected Space is linked to is closed.

If there is money left in the Connected Space when we decide to close it, then this will be automatically moved into the main part of the account the Connected Space is linked to.

You and the delegated user won't be able to use the Connected Space or Connected Card once the Connected Space is closed.

If the Connected Space has a negative balance

Usually, we'd reject any transactions that would take your Connected Space balance below zero. But in some cases – like offline transactions – the payment may still go through.

If you or we close your Connected Space and it has a negative balance, we can take the amount you owe from your main account balance. Or, we might ask you to move the money from your main account balance before the Connected Space can be closed.

If your total account balance falls below zero (which may happen if there is negative balance in Spaces), you could be charged interest. Please go to the section; [How your main account and Connected Space work together](#) above which explains how your balance is calculated.

When we may restrict a Connected Space

We may stop certain functionalities of your Connected Space, such as the delegated user's ability to use their Connected Card card and spend money. Please go to the 'When we may stop or limit your account' section in the Personal Account General Terms for the full set of reasons.

If we restrict a Connected Space, please keep hold of the Connected Card. We'll let you know when you're able to use it again.