

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY

IF YOU HAVE ANY QUESTIONS PLEASE EMAIL US AT help@starlingbank.com QUOTING THE NAME OF THE COMPETITION

Section 1: Eligibility and How to Enter a Competition

1. Each competition and/or prize giveaway (each a “**Competition**”) is administered by Starling Bank Limited, company number 09092149 registered at 5th Floor London Fruit And Wool Exchange, 1 Duval Square, London, United Kingdom, E1 6PW (“Starling”, “we”, “us”, “our”).
2. Each Competition is open to everyone who is:
 - 2.1. resident in the United Kingdom;
 - 2.2. is aged 18 years or over; and
 - 2.3. is not an employee, agent or representative of Starling, or any third party directly associated with the administration of this Competition, or family members of the foregoing persons.
3. Each Competition is free to enter and no purchase is necessary. However, to enter a Competition, participants:
 - 3.1. may be required to carry out a specific task which we will describe in more detail via our website and/or social media accounts, whether known or invented in the future;
 - 3.2. must provide contact details (including telephone number and email address) with which they can be contacted by Starling;
 - 3.3. adhere to the specific terms and conditions that apply to each Competition (the “**Specific Competition Terms**”).
4. Participants may only submit one entry per Competition.
5. We accept no responsibility for entries not submitted in accordance with these terms and conditions or the relevant Specific Competition Terms, including where such entries are not submitted due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

Section 2: The Process

6. Each Competition will run for the period of time as set out in the Specific Competition Terms. Any entries received outside of this period will not be accepted.
7. Competition winners will be selected by judges as set out in the Specific Competition Terms. The decision of the judges will be final.
8. Each winner will be announced by Starling via the channels specified in the Specific Competition Terms on or around the selection day and, in the 7 days following, Starling will attempt to contact the winner to administer the prize giving.
9. Failure to provide any of the information set out in these terms and conditions within a reasonable timeframe will result in the winner forfeiting the prize. In such situations, Starling will be entitled to select another winner.

Section 3: General Information

10. Participants are deemed to have accepted and agreed to be bound by these terms and conditions and the relevant Specific Competition Terms upon submitting an entry to the relevant Competition. We reserve the right to refuse competition entries or refuse to award the prize to anyone in breach of these terms and conditions or any applicable law or regulation.
11. We reserve the right to hold, void, cancel, suspend or amend a Competition where it becomes necessary to do so.
12. Insofar as is permitted by law, we, our agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by our negligence, our agents or distributors or that of their employees. Your statutory rights are not affected.
13. All entries and any accompanying material submitted to us will become our property on receipt and

will not be returned.

14. By submitting your competition entry and any accompanying material, you agree to:
 - 14.1. assign to us all your intellectual property rights with full title and guarantee;
 - 14.2. waive all moral rights in and to your competition entry and otherwise arising in connection with your competition entry to which you may now or at any time in the future be entitled under the Copyright, Designs and Patents Act 1988 as amended from time to time and under similar legislation from time to time in force anywhere in the world.
15. You agree that we may, but we are not required to, make your competition entry available on our website or social media channels, and in connection with any publicity relating to the relevant Competition. You agree to grant us a non-exclusive, worldwide, royalty-free and irrevocable licence, for the full period of any intellectual property rights in your competition entry and any accompanying materials, to use, display, publish, transmit, copy, edit, alter, store, re-form and sub-licence the competition entry and any accompanying material for such purposes.
16. If you are the winner of a Competition, you agree that we may use your name, image, town and county of residence to announce the winner of a Competition and for any other reasonable and related purposes. You further agree to participate in any reasonable publicity required by us from time to time. By entering a Competition, you agree that any personal information provided by you in connection with your competition entry may be held and used by us, our agents and/or suppliers to administer the relevant Competition.
17. Personal data, as defined in the General Data Protection Regulation ((EU) 679/2016), supplied during the course of a Competition may be passed on to third party suppliers only insofar as required for the fulfilment, delivery and/or arrangement of the prizes.
18. These terms and conditions, and each set of Specific Competition Terms, are governed by English law and participants submit to the exclusive jurisdiction of the English courts to resolve or settle any disputes arising out of or in connection with these terms and conditions or any Specific Competition Terms.