

Refer-a-Friend Scheme Terms and Conditions

Effective from: 22 July 2024

Background

Starling has launched the Scheme, pursuant to which Referring Customers may provide a referral link to Referees inviting them to open an Account with Starling.

The Referring Customer and Referee acknowledge and agree that these Refer-a-Friend Scheme Terms and Conditions (“**Terms and Conditions**”) apply to each party’s participation in the Scheme and redemption of a Pass.

Part 1 – Referral Terms

1. The Scheme only relates to the first Account opened by a Referee pursuant to a Successful Referral and is subject to availability of the Passes. Any additional Accounts opened by the Referee are excluded from the Scheme.
2. Each of the Referring Customer and Referee acknowledge and agree that no direct financial reward will arise as a result of the Scheme and neither party shall in any circumstances attempt to derive a financial or other benefit from the Scheme.
3. Each Referring Customer will have a maximum limit of 50 daily referrals subject to availability of the Passes. We reserve the right to change the daily referral limit at any time.
4. We reserve the right to suspend, amend or withdraw the Scheme at any time. We also reserve the right to refuse or withdraw Passes to anyone in breach of these Terms and Conditions.
5. Upon Successful Referral, the relevant Referring Customer and Referee will both receive, via the email address linked to their Account, a Pass to visit a Partner Property.

Part 2 – Pass Terms

1. Each of the Referring Customer and Referee (and their guest/s, as applicable) must use the Pass in accordance with any instructions contained in the accompanying email.
2. The Referring Customer and Referee Passes do not need to be used together at the same time.
3. Anyone permitted to use the Pass/es who is under the age of 18 must be accompanied by someone aged 18 or above unless a Partner Property advises you otherwise. Children of a certain age may also be entitled to free entry at a Partner Property – you should check the age criteria with the relevant Partner Property.
4. The Referring Customer and Referee each agree to comply with all terms and conditions applicable to the use of the Pass as stipulated by the Partner (including applicable redemption timeframes and booking and pre-booking requirements for Partner Property visits). Any queries regarding the use of a Pass or a Partner Property (including opening times) must be raised directly with the Partner.
5. Each of the Referring Customer and Referee expressly acknowledge and agree that no direct financial reward will arise as a result of a Pass received and neither party shall in any circumstances attempt to derive a financial or other benefit from the Pass/es.
6. We shall not be liable for any failure by the Partner, Referring Customer or Referee (or their guest/s, as applicable) to comply with any applicable Pass terms and conditions and/or any rules stipulated by the Partner (including in relation to a failure to redeem the Pass in the stipulated timeframes).
7. Each Referring Customer and Referee is responsible for their own costs and expenses incurred in relation to visiting a Partner Property, including but not limited to any transport, parking charges (unless parking is included in the standard admission price which the Pass is to be redeemed against) and paid events.
8. The Passes cannot be used:
 - (i) at Paid For Events; or
 - (i) at the following Partner Properties (or any other properties stipulated by the Partner from time to time):
 - In relation to National Trust properties: all properties listed as exempt here: <https://www.nationaltrust.org.uk/features/properties-which-are-exempt-from-the-guest-pass-promotion> (as updated from time to time).

- In relation to National Trust for Scotland properties: all guardianship properties listed here: <https://www.nts.org.uk/what-we-do/buildings> (as updated from time to time) and the National Museum of Rural Life.
9. The Partner has the right to refuse entry to a Partner Property in the unlikely event of a Partner Property reaching capacity, as well as any unforeseen circumstances outside of the Partner's control which means entry cannot be permitted. Opening hours at a Partner Property may also be subject to change at any time and should be checked with the Partner before visiting. In this circumstance and provided the Pass is still valid, the Pass may be used at another Partner Property or on another date/at another time.
 10. If a Referring Customer, Referee and/or their guest/s (as applicable) is already a National Trust Member, the Pass may be used by another person who is visiting a Partner Property with the Referring Customer or Referee, provided that anyone using the pass who is under the age of 18 must be accompanied by someone aged 18 or above unless a Partner Property advises you otherwise.

Part 3 – General Information

1. As is permitted by law, Starling will not in any circumstances be responsible or liable to compensate a Referring Customer, Referee or their guest/s (as applicable) or accept any liability for any loss or damage as a result of the use of the Pass and/or attendance at a Partner Property except where such loss or damage is caused by our negligence. Your statutory rights are not affected.
2. These Terms and Conditions do not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of these Terms and Conditions.
3. These Terms and Conditions are governed by English Law and each party submits 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.

Part 4 – Definitions

Account means a teen account, personal current account, joint current account, sole trader current account or business current account with Starling. For the avoidance of doubt this does not include Starling Kite.

Individual Day Pass means a single person pass that can be used by one (1) person.

Joint Day Pass means a two-person pass that can be used for up to two (2) people.

National Trust Member/s mean a person who holds a membership with the National Trust Charity and/or the National Trust for Scotland.

Paid For Events means events in which National Trust Members would be required to pay an additional fee to attend, e.g. National Trust Light Nights.

Partner means 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.

Pass/es means a free single-use (i) Individual Day Pass; or (ii) Joint Day Pass (as applicable) for standard admission to a participating Partner Property during advertised opening hours, which will expire on the date set out on the pass and which may be used by a Referee, Referring Customer or a friend/family member visiting a Partner Property with a Referring Customer or Referee.

Partner Property/ies means the participating National Trust properties which can be viewed here: <https://www.nationaltrust.org.uk/visit> and the National Trust for Scotland properties which can be viewed here: <https://www.nts.org.uk/>), as updated from time to time.

Referee means an individual who receives a referral link from a Referring Customer inviting them to open an Account through the Scheme.

Referring Customer/s means an individual who is a customer of Starling and invites a Referee to open an Account through the Scheme.

Scheme means the "Refer-a-Friend" scheme which has been launched by Starling*. **Starling, we or our** means Starling Bank Limited (company registration 09092149).

Successful Referral means, in respect of a Referee, where a Referee has successfully completed Starling's onboarding processes and opened an Account with Starling as a direct result of a Referring Customer's referral under the Scheme.

* Further information can be found in the Refer-a-Friend FAQ on Starling's website.