



Accounting Partnership

Changing banking for good



Banking, reimagined



Starling started life as an idea – back in 2014, when Anne Boden envisioned a different kind of bank.

A bank that embraced changes in technology as well as the way we interact with it.

We've already come a long way. Now, fully-licensed and multi-award winning, Starling has four different account types – [personal](#), [business](#), [joint](#) and [euro](#).

Starling also offers a pioneering payment services proposition for businesses, Starling's world-class tech reimagines banking for life today, putting the tools people need to feel good about money in the palm of their hand.

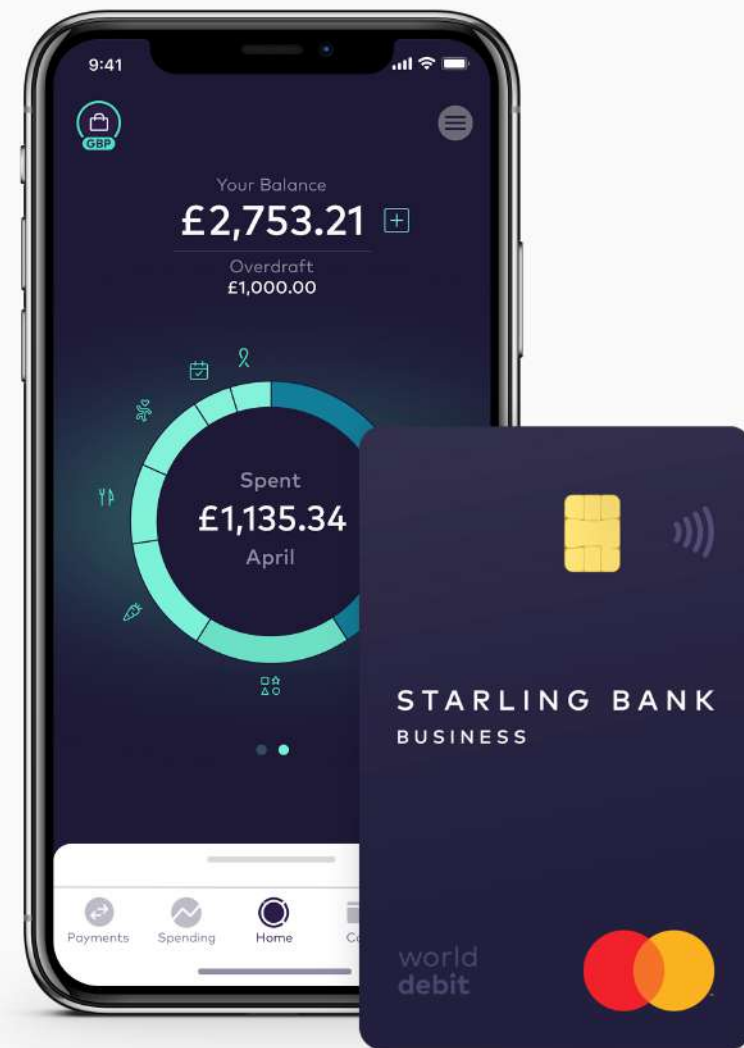
All of Starling's accounts are protected up to £85,000 (or equivalent) by the Financial Services Compensation Scheme.

Want to read more about Starling's [journey](#)? Be our guest.

Learn more about our [board](#) and [leadership team](#).

Banking, but better

RECOGNISED FOR:



A free business bank account, in minutes.

No fussy forms, no waiting around. Get down to business now with a simple in-app application and no monthly fees.

Connect to your accounting software.

Link your account with QuickBooks, Xero and FreeAgent and never manually upload a statement again.

Easy switching.

Ready to move everything over? We'll do it all for you through the Current Account Switch Service.

24/7 support.

Need a hand? Get in touch 24/7 in-app or by phone. If you're working, so are we.

A flexible overdraft.

There for you if you need it; use the in-app slider to adjust how much you need and see how much it'll cost you.

Multi-director accounts.

Got more than one director? Open your account with anyone else who runs your business.

Instant payment alerts.

Client payment? Networking lunch? Get real-time alerts as soon as money enters or leaves your account.

Automate your expenses.

We'll automatically put your expenses into business categories to simplify your reporting.

Cash deposits.

Deposit cash easily at your local [Post Office](#). When we said you wouldn't miss branches, we meant it.

All of Starling's accounts are protected by [world-class security](#) – plus, your money is protected up to £85,000 by the Financial Services Compensation Scheme.

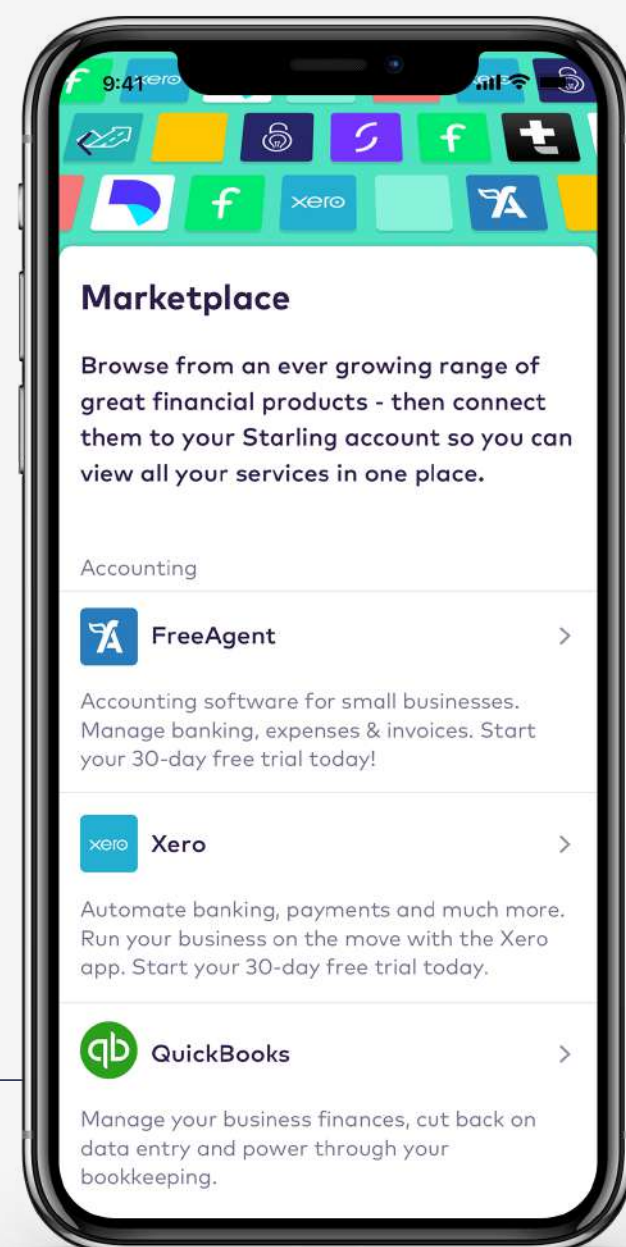


Ready to switch to Starling?

We take the hassle out of switching banks. With just a few taps in the app, you can let us know you're ready to make the move, and we'll take care of it from there. Our switching service is simple, completed in seven working days and covered by the Current Account Switch Guarantee.



Seamless integrations with Xero, Quickbooks and FreeAgent



With Starling for Business, customers can connect their accounts to Xero, QuickBooks or FreeAgent – in minutes, from the app.

The result? You'll get all their financials at your fingertips. Plus, you can automate manual processes and free up more of your time to focus on revenue-generating activities.

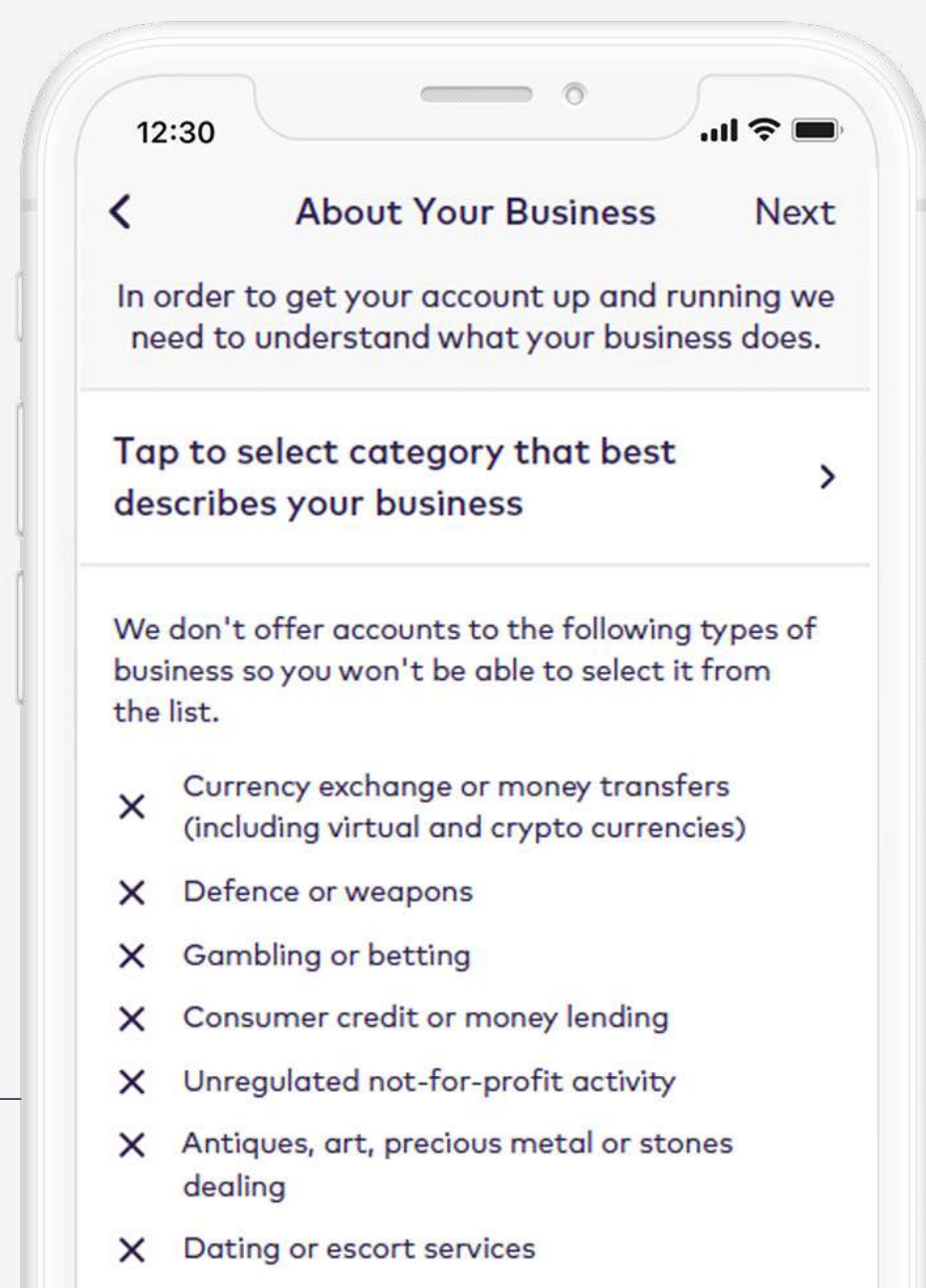
- Real-time view of your clients' accounts
- Simplify bank reconciliations
- Streamline your workflow
- Compatible with Making Tax Digital (MTD)



How it works



Who's eligible for a Starling business bank account?



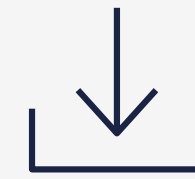
- **You're the owner of a limited company** and you're the only person with significant control (PSC) over it.
- **You're part of a limited company with multiple owners.** With our multi-PSC account, you and your fellow PSCs (such as husband and wife or civil partnership teams) will each get a Mastercard debit card and access to a beautifully simple mobile bank account. For more information, [read our blog](#) post titled 'Introducing: Multi-owner mobile business accounts for limited companies'.
- **You're self-employed.** Our sole trader account is available exclusively to those who already have a Starling Bank personal account.



Switch your Business Account to Starling. With the Current Account Switch Service (CASS), you* can make Starling your main business bank account in just seven working days. To find out more, click [here](#).

*To find out whether your bank is part of CASS, click [here](#). It's also worth noting that the CASS service is only currently available to Starling business customers with companies that have one person of significant control.

Customer Journey



Customer downloads the app



Application is completed from
the app in minutes



We'll carry out some quick checks and once approved we'll notify the customer

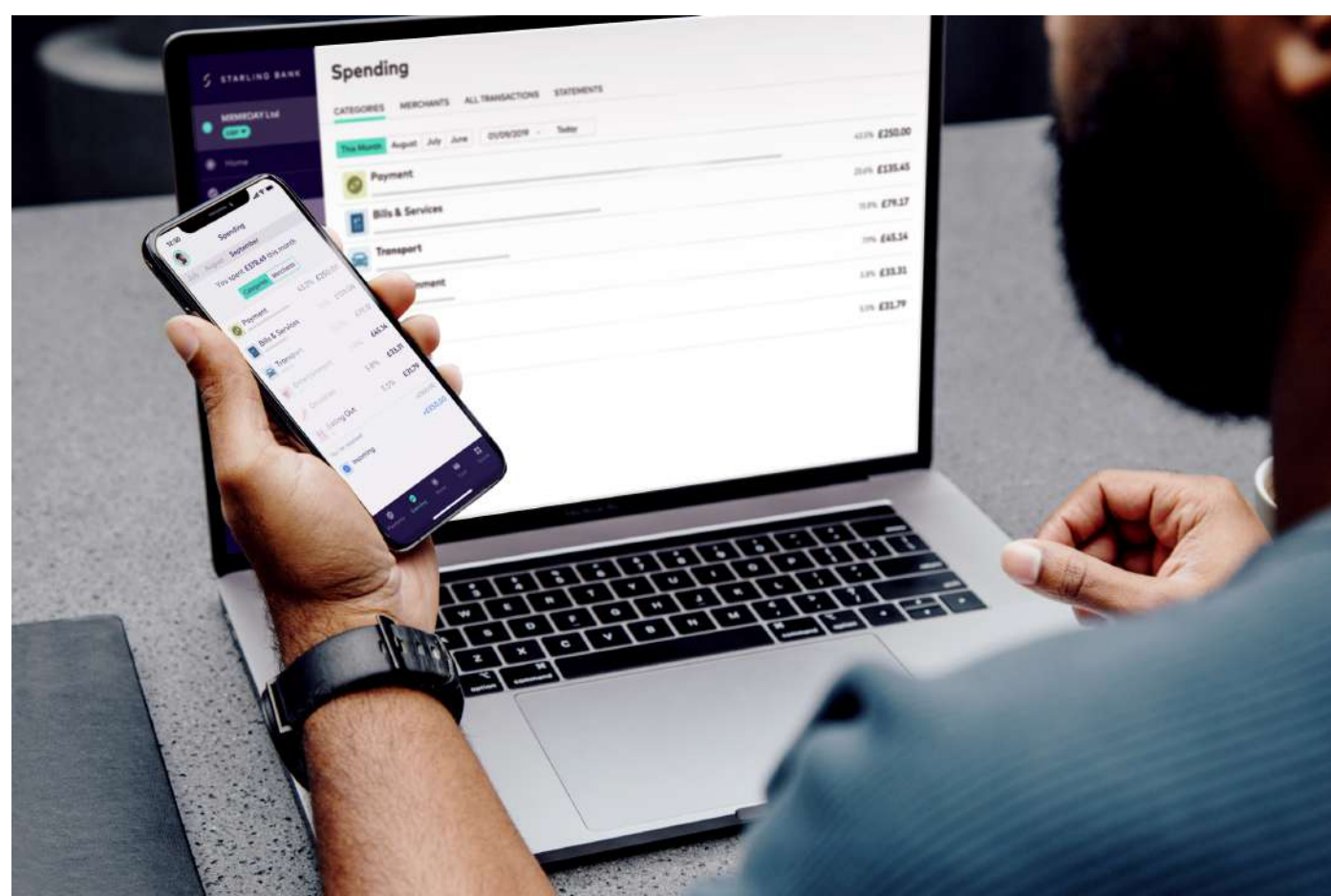


Account number is instantly available to approved applicants



Bank card is ordered in-app and is sent out next day via Royal Mail 1st Class

Online Banking



Get the best of both worlds: use Starling's award-winning banking platform on mobile and desktop.

- See your actual bank balance and transactions in real time
- Set up payments and edit standing orders
- View and export statements to PDF or CSV
- Set money aside towards your Goals (like tax bills, business trips or new equipment)
- See what you're spending on rent and travel with automatic categorisation

Find out more: <https://www.starlingbank.com/online-banking/>

A smarter overdraft for your business (up to £150k)

Starling's overdraft is built to give your business a cashflow boost whenever it might need it. It's simple, clear and fair – and you'll always be in control with the in-app slider.

Limited company: At Starling, we offer limited companies interest rates of **5%, 10% and 15% EAR** (variable) – and a Representative 10% EAR (variable) – based on our assessment of your business. At setup, we charge a fee of 1.5% (minimum £50) for any agreed limit, which we'll then repeat annually.

If you're running a limited company, you can apply for an overdraft limit from **£250 to £150,000**.

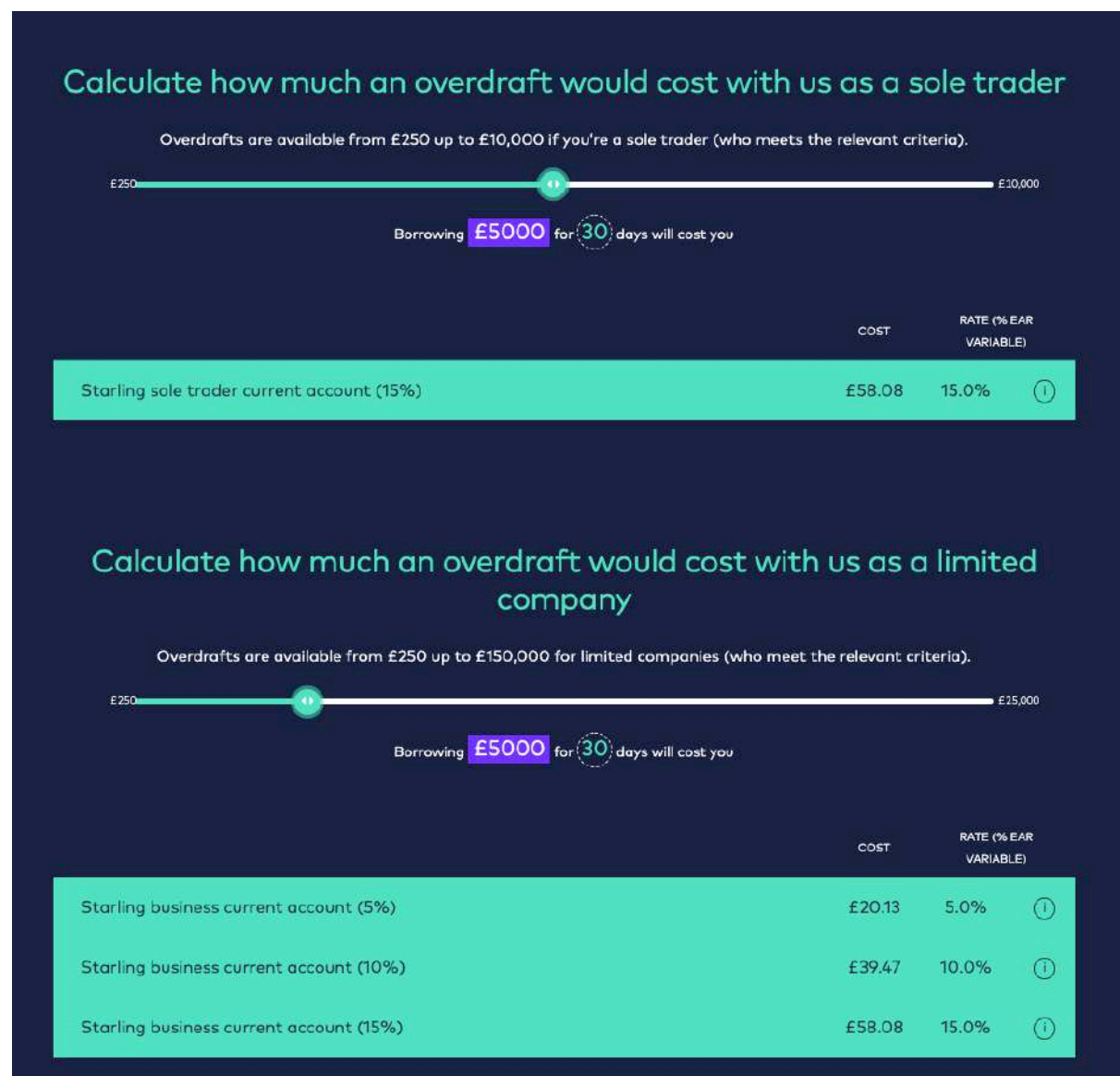
Sole trader: At Starling, you could be eligible for an overdraft at an interest rate of 15% EAR

If you're a sole trader, you can apply for an overdraft limit from **£250 up to £10,000**.

<https://www.starlingbank.com/business-account/overdraft/>

To qualify for a Starling business overdraft, you should...

- Already have a Starling business current account.
- Have been trading for 18 months.
- Be willing to provide a personal guarantee (limited companies only).
- Be a sole trader, partner or director who can borrow on behalf of the business.
- Be 18 years old or over.



Business Loans, Funding your Business (up to £250k)

See how much a Starling business loan would cost you

Our business loan calculator

BORROW

FOR

£10010

12 Months

24 Months

36 Months

48 Months

60 Months

over 24 months

Total Amount Repayable £10732.90

Monthly Repayment £447.20

Representative APR 7%

Indicative example based on loan starting 1 January 2020. Actual repayments may differ slightly depending on the start date of your loan.

Representative example:
Representative APR of 7%. Borrow £15,000 repayable over 36 months at an interest rate of 7% pa (fixed) with monthly repayments of £461.68. A total amount payable of £16,620.47.
The rate you are offered will depend on your individual business' circumstances.

Sometimes, taking your business to the next level calls for a little extra investment.

Borrow from **£5,000 to £250,000** with Starling's unsecured business loan, for a term of 1 to 5 years. With a representative rate of 7% APR (fixed) for loans up to £25,000, it's competitively priced and straightforward to use.

Need more than £25,000? You'll get more information on our rates when you apply.

And it's fast, too. As long as you're a Starling customer, you can apply in a few minutes and our team will get in touch within one working day. Then, if your business loan is accepted and you've sent us everything we need, you should receive your loan within one working day.

Starling will make **£913 million** of balance sheet lending available to SME customers by the end of 2023.

Am I eligible for a Starling business loan?

To be approved, you'll need to...

- ✓ Be a limited company or limited liability partnership that's registered at Companies House.

✓ Have been trading for a minimum of 18 months (and be able to prove this).

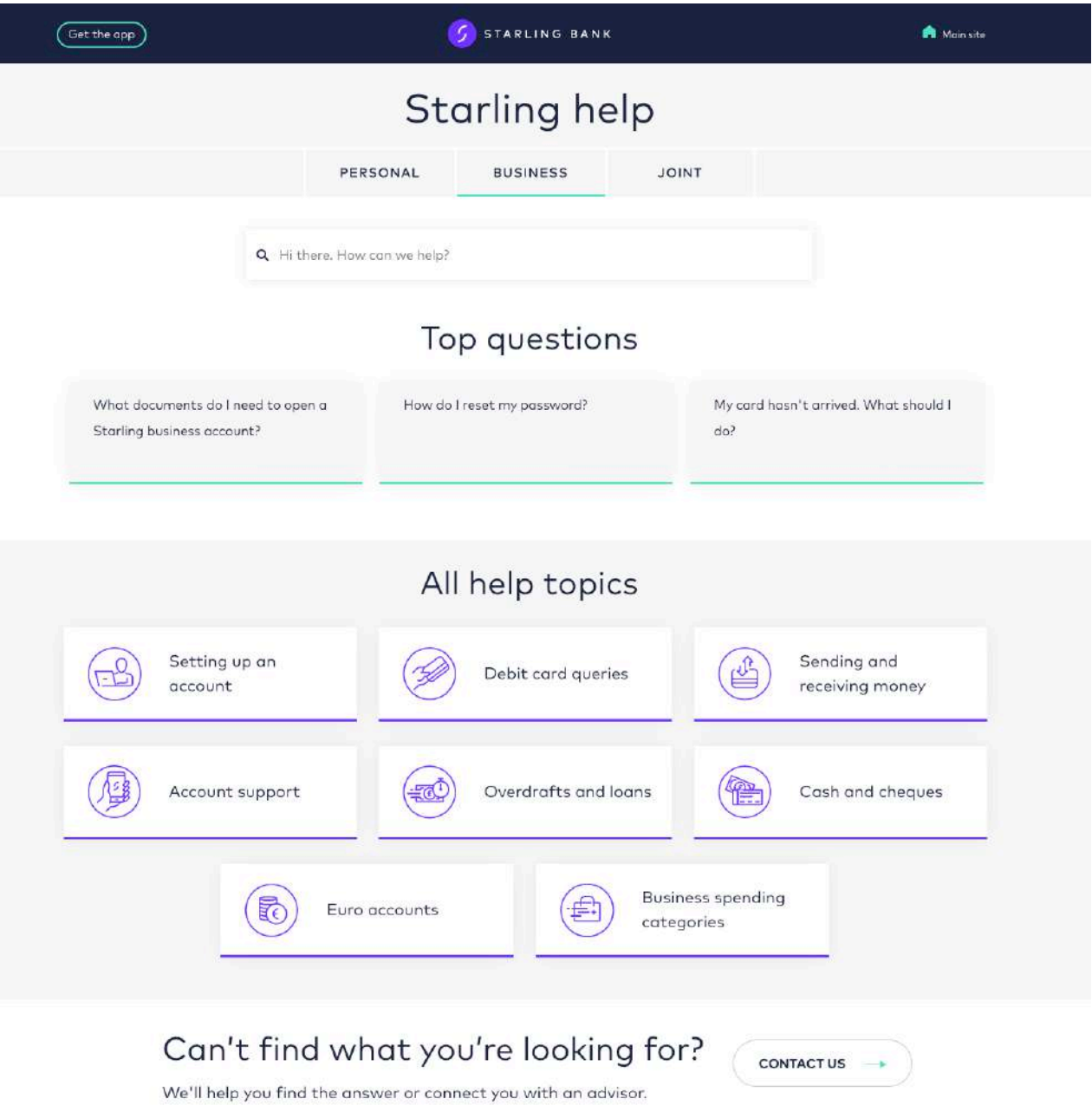
✓ Have a Starling business current account (or be willing to open one).

✓ Have a good credit history.

✓ Be able to prove that you'll be able to make repayments when they're due (by providing financial accounts and bank statements).

✓ Provide a Personal Guarantee from every Person of Significant Control or partner of your business (must be 18 years old or over).

Customer Support (24/7)




Need help?

We hire real people to work in our help centre because they beat bots tenfold when it comes to resolving customer queries. If you need us, we're there. 24/7, 365 days a year.


<https://help.starlingbank.com/hc/en-us>

<https://www.starlingbank.com/faq/customer-support/>




App chat

Opening up the chat inside your app is the **fastest way** to get through because we have your details already.




Start a live chat

Click on the icon at the bottom right of this screen to start a Live Chat with the team.



Email

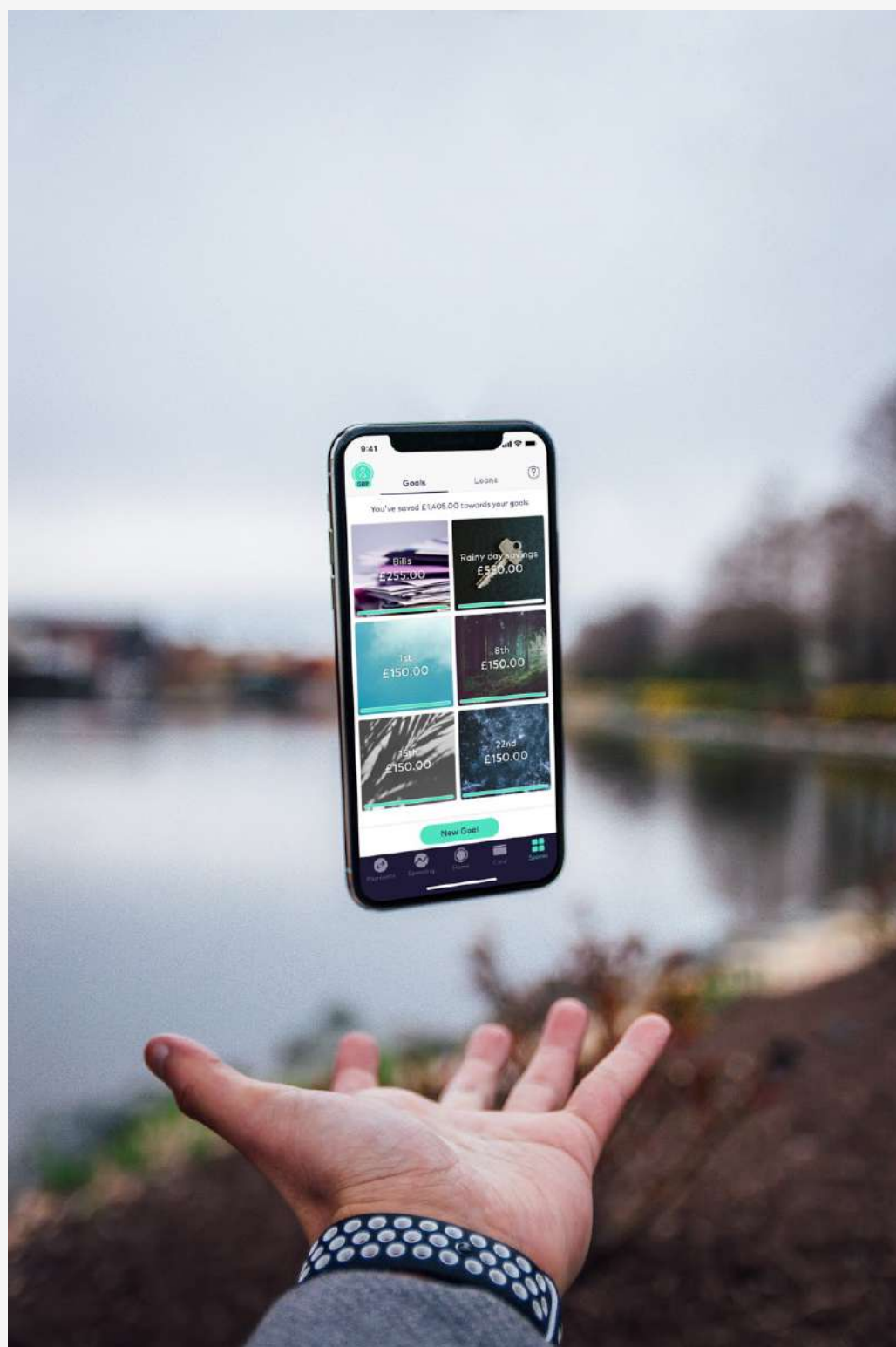
Ping your questions over to us at help@starlingbank.com, and we'll get back to you usually within two hours.



Lost & stolen cards

Card gone missing? Lock or cancel it instantly in the app – or if you don't have access to it at the moment, give us a call on 0800 0234 617. If you're calling from abroad use +44 (0) 207 930 4450.

Spaces - Reach your Goals



On your marks. Get set. Goal.

With Goals, you can easily create a new space to build your funds, for that nifty piece of software or that beautiful van, or whatever you decide. Your Goal is clearly ring-fenced from your main balance, so that you will always know how much you have available for the things you need.

Give your Goal a name and add a photo for extra clarity and motivation. Stay on track by adding a recurring contribution and, if you know how much you're aiming to save, you can set a target too. We'll show you a savings progress bar, encouraging you to the finish line. Once you've hit the target, we'll let you know, so that you can release the funds back into your account and put them towards whatever the business needs.

Goal your own way

Goals are great for savings, but they can do even more. Many Starling for Business customers are already using Goals to be ready for their tax bills and VAT returns by putting in a percentage of their income on a monthly basis or after each job. No more year-end meltdowns - wouldn't that be nice?

Others are using Goals to set a budget for business supplies, events or travel costs - releasing a set amount each week, or as-and-when they need it.

[Reach your Goals](#)

[How to schedule payments to a Goal](#)

Our business customers

It's important to us that all our small business customers have what they need to succeed and grow. Here, we share the stories of Starling business customers - entrepreneurs who love what they do.



With Starling Bank, your customers can connect their business accounts to accountancy software in two taps of the app. So you can have their financials at your fingertips and automate manual processes, freeing up more time to focus on revenue-generating activities.

Tim Carr, Tim Carr Catering

<https://www.starlingbank.com/blog/tag/business-case/>

A challenger bank for a challenger accountancy firm



Test Kitchen: How to open a street food business



Is running a subscription based business right for you?



Starling Bank – the bigger story



- **The sole trader account** – Separate your personal and business earnings in the same banking app (which helps with MTD requirements).
- **The business euro account** – For £2 a month, you can hold, send and receive euro payments with Starling's business euro bank account.
- **The personal account** – The original – and the bank account that won us Best British Bank and Best Current Account 2019.
- **The euro account** – Hold, send and receive euros for free with a Starling's euro account.
- **The joint account** – Simplify shared spending, manage monthly bills and start saving up together.
- **Starling Marketplace** – Access a curated selection of third party products and services via the app.
- **Starling Banking Services** – Groundbreaking payments platform as well as Banking-as-a-Service.

Our Partner Benefits



Why should you partner with Starling Bank?

We're not just here to support the businesses. We're here to support you, too - as a Starling accountancy partner.

Benefits include:

Your own application partner link for your practice

Which makes the application process that much simpler.

Marketing Pack

You'll get introductory guides, images and videos for you to use on your website and share with your clients.

Dedicated partnership manager

You'll have you own personal point of contact at Starling who will help support you and your clients' needs.

Opportunity to collaborate

We're open to being involved in your webinar sessions and planned local events with your practice.

Face-to-face training

We can schedule team meet and greets. We'll give you and your team an overview of our products and answer any questions you might have.

Contact Details



Contact the partnerships team to discuss further:

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Connect on [LinkedIn](#) & [Twitter](#)

Office Locations

Starling's head office is in London, but our team works across offices in Southampton, Cardiff and Dublin – and it's growing every month!