



STARLING BANK

Beautifully simple business banking

Who are Starling Bank?

Founded in 2014 by Anne Boden, Starling is the UK's first mobile bank offering super-fast setup, beautifully simple money management and 24/7 support, all with no monthly fees. From small businesses with big ambitions to freelancers figuring out tax returns, Starling's award-winning business bank account is designed to make entrepreneurial life a little easier.

Key features

No monthly account fees

Speedy setup

Apply in minutes, with no three week waits.

Integrate with Xero, QuickBooks and FreeAgent

24/7 UK customer support

Stay in the know

With real time payment alerts and categorised transactions for spending insights.

Easy deposits

Deposit money at over 11,500 Post Office branches*. Send cheques via freepost, too.

FSCS protection

We're a fully registered bank and the FSCS protects any money you keep with us up to £85,000 for eligible customers.**



RECOGNISED FOR:



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 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.

Entities engaged in, or linked in any way to, certain activities may not be able to open or have a business bank account with Starling. Visit our Legal Documentation page at <https://www.starlingbank.com/legal/> and select [Business Current Account Terms](#) for more information.

Getting started

Apply in minutes

It takes just a few minutes, direct from your mobile. No paperwork or branch visits required.

- Download the app from [Google Play Store](#) or the [App Store](#).
- Enter your personal details
- Verify who you are by uploading your identification documents and sending us a short video
- We'll carry out some quick checks at a UK Credit Reference Agency
- Provide a few details about your business, such as its day to day activities and online presence
- We will then look to approve your application as soon as possible so you can start making the most of all the features to help you manage your business finances better.

Ready to switch to Starling?

With the Current Account Switch Service (CASS), you* can make Starling your main business bank account in just seven working days. It's worth noting that the CASS service is currently only available to Starling business customers with companies that have one person of significant control. To find out more, click [here](#).

*To find out whether your bank is part of CASS, click [here](#).

* Deposits of up to £1000: £3. Deposits of £1000 and above: 0.3% of the amount deposited. If you withdraw cash using the Post Office Counter Service, we will charge you £0.50 per withdrawal.

** The small business threshold for FSCS is an annual turnover of less than £1m. FSCS does not apply to all business types, please check the FSCS website for eligibility.