

Triodos Bank.
These are our
interest rates for
personal accounts
(including discontinued
accounts).

Interest rates for personal savings accounts

Triodos Bank interest rates are 'gross rates', and 'Annual Equivalent Rates' (AER). The gross rate is the contractual rate before deduction of tax at the rate specified by law. AER shows what the interest rate would be if interest was paid and compounded once each year.

We can choose to change interest rates at our discretion. New rates will be published on our website within three working days of a change. And we'll let you know about any changes in interest rates within 30 days by letter, email or other personal notice at our discretion.

Interest is calculated daily, and paid or credited six-monthly on 1 January and 1 July on all accounts except where otherwise stated.

For more details on these accounts, and their terms and conditions, visit our website at www.triodos.co.uk, or call free on 0800 328 2181.

Rates effective from 23 March 2009 except where otherwise stated.

Figures in bold represent Annual Equivalent Rates (AER).

The middle figures are Gross.

The bottom figures are Old gross (the gross interest rate prior to the last interest rate change).

Savers

Triodos Saver

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£500+	£2,500+	£5,000+	£25,000+	£100,000+
33 days notice	0.05% 0.05% 0.00%	0.05% 0.05% 0.00%	0.10% 0.10% 0.10%	0.10% 0.10% 0.20%	0.10% 0.10% 0.30%
90 days notice	0.05% 0.05% 0.00%	0.05% 0.05% 0.05%	0.10% 0.10% 0.15%	0.10% 0.10% 0.25%	0.10% 0.10% 0.35%
1 year notice	0.05% 0.05% 0.00%	0.10% 0.10% 0.10%	0.10% 0.10% 0.20%	0.10% 0.10% 0.30%	0.10% 0.10% 0.50%

Interest is paid or credited on the first day of every month.

Triodos Online Saver Plus

	Accounts opened before 9 November 2011	Accounts opened from 9 November 2011
	AER Gross Old gross	AER Gross Old gross
Balance	£1+	£1+
Interest rate including 12 month introductory bonus	2.00% 2.00% N/a	2.50% 2.50% N/a
Credit interest rate	1.00% 1.00% N/a	1.00% 1.00% N/a
Excess withdrawal rate	0.10% 0.10% N/a	0.10% 0.10% N/a

This is an easy access account, no notice is required.

Interest is credited annually on 1 January.

Interest rate is variable and includes a fixed introductory bonus for the first 12 months following account opening. After this period the credit interest rate for the account will apply.

There is no limit on withdrawals, but there is a limited number of three penalty-free withdrawals that can be made in any 12 month period, calculated from the date of account opening.

Excess withdrawal rate will apply on the balance during (and after) bonus period in a calendar month where a withdrawal is made which exceeds the free annual withdrawal limit.

Triodos Online Saver

	AER Gross Old gross
Balance	£1+
33 days notice	0.30% 0.30% 0.60%

Interest is paid or credited on the first day of every month.

Cash ISAs

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90 Day Notice Online Cash ISA

	AER Gross Old gross
Balance	£10+
Interest rate including 12 month introductory bonus	2.52% 2.50% N/a
Credit interest rate	1.76% 1.75% N/a

Rates effective from 27 February 2012

Interest rate is variable and includes a fixed introductory bonus of 0.75% for the first 12 months following account opening. After this period the credit interest rate for the account will apply.

Triodos

Online Cash ISA

	Accounts opened before 17 February 2011	Accounts opened from 17 February 2011
33 days notice	Rates effective from 7 December 2009	Rates effective from 17 February 2011
	AER Gross Old gross	AER Gross Old gross
Balance	£10+	£10+
Interest rate including 12 month introductory bonus	N/a N/a N/a	2.01% 2.00% N/a
Credit interest rate	2.01% 2.00% 1.00%	1.76% 1.75% N/a

Interest rate is variable and includes a fixed introductory bonus of 0.25% for the first 12 months following account opening. After this period the credit interest rate for the account will apply.

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Cash ISA

	AER Gross Old gross
Balance	£10+
33 days notice	0.65% 0.65% 0.65%

Regular Savers

Triodos Fixed Regular Saver

	AER Gross Old gross
Balance	£25+
33 days notice	1.76% 1.75% N/a

Rates effective from 24 June 2009

One payment only per month, minimum of £25 and maximum £500, must be deposited in consecutive monthly payments and no more than two withdrawals per calendar year can be made from the account. If these rules are breached on more than one occasion the account will be changed to a Triodos Saver.

The interest rate is fixed for one year from account opening. After this period the account will be changed to a Triodos Regular Saver and that interest rate will apply.

Triodos Regular Saver

	AER Gross Old gross	AER Gross Old gross
Balance	£25+	£25,000+
33 days notice	0.10% 0.10% 0.00%	0.10% 0.10% 0.00%
90 days notice	0.10% 0.10% 0.10%	0.10% 0.10% 0.35%

A minimum of £25 per month must be deposited in consecutive monthly payments and no more than two withdrawals per calendar year can be made from the account, or the interest on the account is reduced by 1.50% gross (1.51% AER). The interest rate will never fall below 0.00%.

Children's Savings

Triodos Ethical Junior Cash ISA

	AER Gross Old gross
Balance	£1+
	2.01% 2.00% N/a

Rates effective from 27 February 2012

Interest rate is variable. No withdrawals are allowed until the child is 18. Only the child can access the money at 18.

Triodos Right Start Saver

	AER Gross Old gross
Balance	£1+
	0.80% 0.80% N/a

Rates effective from 17 February 2011

Interest is credited annually on 1 January.

This is an easy access account, no notice is required.

Charity Savers

Triodos

Charity Saver

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£100+	£5,000+	£25,000+
33 days notice	0.05%	0.10%	0.15%
	0.05%	0.10%	0.40%

You can choose to donate a percentage of your interest to a charity of your choice. And we'll also donate the equivalent of 0.25% of the average annual balance of your account to your selected charity*, helping them even more with their important work.

*Except: Quaker Housing Trust and Friends of the Western Buddhist Order. Any donation we make to the Somerset and Dorset Wildlife Trusts is split equally between the two trusts.

Amnesty Saver (Amnesty International)

Dana Account (Friends of the Western Buddhist Order)

Earth Saver (Friends of the Earth)

Fairtrade Saver (Fairtrade Foundation)

Just Housing Account (Housing Justice)

Medical Foundation Saver (Freedom from Torture)

Organic Saver (Soil Association)

Quaker Social Housing Account (Quaker Housing Trust)

Somerset and Dorset Wildlife Trusts Saver (Somerset and Dorset Wildlife Trusts)

WDM Trust Saver (World Development Movement)

Savings Bonds

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Ethical Savings Bonds

	AER Gross Old gross
Balance	£500+
Term of account	
Two Year	2.75% 2.75% N/a
Three Year	3.25% 3.25% N/a
Five Year	3.75% 3.75% N/a

Rates effective from 31 March 2011

Interest rate is fixed for the term of your fixed-term bond. Interest is paid annually and on maturity, or paid monthly to your chosen interest payment account.

Discontinued accounts

Discontinued accounts are still active accounts contributing to positive social and environmental change. We are however no longer offering these accounts to new customers as

part of an effort to simplify our savings account range. Interest is paid or credited six-monthly (on 1 January and 1 July) on all accounts except where otherwise stated.

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Social Investor Cheque Account

	AER Gross Old gross	AER Gross Old gross
Balance	£5,000+	£10,000+
Easy access	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%

Interest is paid or credited quarterly on 1 January, 1 April, 1 July and 1 October.

Triodos

Targeted Accounts - one day notice only (Dana Account, Earth Saver, Just Housing Account, Organic Saver, Quaker Social Housing)

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£100+	£500+	£2,500+	£5,000+	£25,000+	£100,000+
1 day notice	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%

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Young Saver Account

	AER Gross Old gross	AER Gross Old gross
Balance	£25+	£25,000+
33 days notice	0.20% 0.20% 0.70%	0.20% 0.20% 0.70%
90 days notice	0.20% 0.20% 0.70%	0.20% 0.20% 0.70%
1 years notice	0.20% 0.20% 0.70%	0.20% 0.20% 0.70%

A bonus of 1.00% on the average balance in a 'bonus period' will be paid on 1 January of the year after the 'bonus period' ends. The 'bonus periods' are:

the first five years after the account is opened

the next three years, from years six to eight

the next two years, from years nine to ten.

The 'bonus period' is invalidated and no bonus is paid if the account is closed, or if it has a nil balance for longer than three continuous months. If more than two withdrawals per calendar year are made, the interest rates fall by 1.50% gross (1.51% AER). The interest rate will never fall below 0.00%.

Triodos Wildlife Saver Account

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£500+	£2,500+	£5,000+	£25,000+	£100,000+
33 days notice	0.05% 0.05% 0.00%	0.05% 0.05% 0.00%	0.10% 0.10% 0.10%	0.10% 0.10% 0.20%	0.10% 0.10% 0.30%
90 days notice	0.05% 0.05% 0.00%	0.05% 0.05% 0.05%	0.10% 0.10% 0.15%	0.10% 0.10% 0.25%	0.10% 0.10% 0.35%
1 years notice	0.05% 0.05% 0.00%	0.10% 0.10% 0.10%	0.10% 0.10% 0.20%	0.10% 0.10% 0.30%	0.10% 0.10% 0.50%

Interest is paid or credited on the first day of every month.

Triodos Eco Account

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£1+	£1,000+	£5,000+	£10,000+
1 days notice	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%

Triodos High Interest Cheque Account

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£1,000+	£2,500+	£5,000+	£10,000+
Easy access	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%

Interest is paid or credited quarterly on 1 January, 1 April, 1 July and 1 October.

Triodos Cash ISA (TOISA)

	AER Gross Old gross
Balance	£10+
33 days notice	0.65% 0.65% 0.65%

Triodos North South Plan

	AER Gross Old gross	AER Gross Old gross	AER Gross Old gross
Balance	£100+	£5,000+	£25,000+
33 days notice	0.05% 0.05% 0.05%	0.10% 0.10% 0.20%	0.15% 0.15% 0.40%

Triodos Three Year Bond

	AER Gross Old gross
Balance	£1,000+
	2.50% 2.50% N/a

Rates effective from 23 April 2009

Interest rate is fixed for three years. The Bond is a three year fixed-term bond. Interest is credited annually and on maturity, or paid monthly to a nominated account.

Triodos Reward Bond

	AER Gross Old gross
Balance	£500+
	3.00% 3.00% N/a

Rates effective from 1 September 2010

Interest rate is fixed for three years. The Bond is a three year fixed-term bond and is only available to customers with maturing Triodos Bonds. Interest is credited annually and on maturity, or paid monthly to your chosen interest payment account.

Triodos

Climate Change Bonds – Issue 1 and Issue 2

Issue 1 rates effective from 4 December 2009

Issue 2 rates effective from 1 September 2010

	AER Gross Old gross
Balance	£500+
Term of account	
Two Year	2.00% 2.00% N/a
Three Year	2.75% 2.75% N/a
Five Year	3.25% 3.25% N/a

Interest rate is fixed for the term of your fixed-term bond. Interest is paid annually and on maturity, or paid monthly to your chosen interest payment account.

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Triodos Bank NV (incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012. Authorised by the Dutch Central Bank (DNB) and regulated by the Financial Services Authority (FSA) for the conduct of UK business. Registered office: Triodos Bank, Deanery Road, Bristol, BS1 5AS

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