

Triodos Bank.
These are our
interest rates for
personal 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 bottom figures are Gross

Savers

Triodos Saver

	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£2,500+	£5,000+	£25,000+	£100,000+
33 days notice	0.05% 0.05%	0.05% 0.05%	0.10% 0.10%	0.10% 0.10%	0.10% 0.10%
90 days notice	0.05% 0.05%	0.05% 0.05%	0.10% 0.10%	0.10% 0.10%	0.10% 0.10%
1 year notice	0.05% 0.05%	0.10% 0.10%	0.10% 0.10%	0.10% 0.10%	0.10% 0.10%

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

Triodos Online Saver Plus

	AER Gross
Balance	£1+
Interest rate including 12 month introductory bonus	2.50% 2.50%
Credit interest rate	1.00% 1.00%
Excess withdrawal rate	0.10% 0.10%

Rates applicable to accounts opened from 9 November 2011

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 of 1.50% 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
Balance	£1+
33 days notice	0.30% 0.30%

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

Cash ISAs

Triodos Online Cash ISA

	AER Gross
Balance	£10+
Interest rate including 12 month introductory bonus	2.01% 2.00%
Credit interest rate	1.76% 1.75%

Rates applicable to accounts opened from 17 February 2011

Notice period is 33 days.

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.

Triodos Cash ISA

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

Children's Savings

Triodos Right Start Saver

	AER Gross
Balance	£1+
Easy Access	0.80% 0.80%

Rates effective from 17 February 2011

Interest is credited annually on 1 January.

Regular Savers

Triodos Fixed Regular Saver

	AER Gross
Balance	£25+
33 days notice	1.76% 1.75%

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	AER Gross
Balance	£25+	£25,000+
33 days notice	0.10% 0.10%	0.10% 0.10%
90 days notice	0.10% 0.10%	0.10% 0.10%

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%.

Charity Savers

Triodos

Charity Saver

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

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 (Medical Foundation)

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

Triodos Two Year Ethical Savings Bond

	AER Gross
Balance	£500+
	2.75% 2.75%

Rates effective from 31 March 2011.

Interest rate is fixed for two years. The Bond is a two year fixed-term bond. Interest is credited annually and on maturity, or paid monthly to your chosen interest payment account.

Triodos Five Year Ethical Savings Bond

	AER Gross
Balance	£500+
	3.75% 3.75%

Rates effective from 31 March 2011.

Interest rate is fixed for five years. The Bond is a five year fixed-term bond. Interest is credited annually and on maturity, or paid monthly to your chosen interest payment account.

Triodos Three Year Ethical Savings Bond

	AER Gros
Balance	£500+
	3.25% 3.25%

Rates effective from 31 March 2011.

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 your chosen interest payment account.

Freephone: 0800 328 2181
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Triodos Bank NV is 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, Brunel House, 11 The Promenade, Bristol BS8 3NN.

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