

Triodos  Bank

Personal Banking

Terms and Conditions for Triodos Bank NV

These Terms and Conditions apply to all personal savings accounts with a notice period of at least 33 days.

Table of contents

Page

1. Introduction.....	2
----------------------	---

Part I: General Conditions

2. Meaning of Words.....	2
3. Opening an Account.....	2
4. Giving us instructions.....	3
5. Paying into your Account.....	3
6. When your money is available.....	3
7. Interest.....	4
8. Payments out of your Account.....	4
9. Charges.....	5
10. Closing your Account.....	5
11. Dormant accounts.....	5
12. Changes to these terms.....	5
13. Our liability to you.....	6
14. Your liability to us.....	6
15. Statements.....	6
16. Internet banking.....	6
17. Confidentiality.....	8
18. Crime prevention and debt recovery.....	8
19. Data Protection Act 1998.....	8
20. Marketing of services.....	9
21. Bankers references.....	9
22. Deposit guarantee scheme.....	9
23. Complaints.....	9
24. Regulatory Information.....	9
25. Governing Law.....	9

Part 2: Account Specific Terms and Conditions

26. Triodos Cash ISA.....	9
27. Triodos Cash ISA (TOISA).....	10
28. Triodos Online Cash ISA.....	10
29. Triodos Young Saver.....	10
30. Triodos Regular Saver.....	11
31. Triodos Fixed Regular Saver.....	11
32. Triodos Online Saver.....	11
33. Triodos Climate Change Bonds.....	12
34. The Triodos One Year and Three Year Bonds.....	13
35. Triodos Renewable Energy Bond – Issues One to Four.....	13

1. Introduction

1.1 These Terms and Conditions govern your personal bank account(s), including joint account(s), with the UK Branch of Triodos Bank NV. These Terms and Conditions form part of the Contract between you and us. The Contract also includes the terms about charges in our Tariff of Charges for Personal Customers. They explain our obligations to you and your obligations to us.

1.2 These Terms and Conditions are divided into two parts, general Terms and Conditions and account specific Terms and Conditions. The general Terms and Conditions apply to all accounts and services we offer to personal customers. The account specific Terms and Conditions apply to particular accounts. If their Terms and Conditions are not consistent, the account specific Terms and Conditions will prevail over any general Terms and Conditions.

1.3 You should read these Terms and Conditions carefully and retain a copy for future reference. We can provide you with additional or up to date copies of these Terms and Conditions (and any other documents which form part of the Contract between you and us) if you request this. These Conditions are also available on our website.

1.4 When you sign the application form you are agreeing to these Terms and Conditions, and to any additional terms and conditions for the account(s) you are opening. You can also contact us and request a copy of the terms and conditions that apply to your account at any time.

1.5 References in these Terms and Conditions to our Tariff of Charges for Personal Customers are references to that leaflet as amended from time to time. We may change the terms about interest rates and charges in that leaflet.

1.6 We regard savers as important partners - it's your money that makes possible the financing of innovative social and environmental ventures. We aim to be fair and reasonable in all our dealings with you and to give you the information you need to make informed decisions about your money.

Part I : General Terms and Conditions

2. Meaning of Words

2.1 In these Terms and Conditions, a number of words and phrases have a special meaning, which is explained here:

- **You** and **your** refers to each person who is named as the Account holder. If there is more than one of **you** then it refers to both of you individually and jointly. **We** explain more about what this means for joint **Account** holders in section 3.3 below;
- **We, us** and **our** refers to Triodos Bank NV incorporated under the laws of the Netherlands;
- **Account** means your account(s) held with us from time to time;
- **Base Rate** means the base rate set by the Bank of England or any successor authority that takes over responsibility for setting such a rate;

- **Business Day** means any day other than Saturdays, Sundays or other public holidays;
- **Calendar Day** means any day of the week from Monday to Sunday;
- **Tariff** means our leaflet entitled Tariff of Charges for Personal Customers;
- **Terms and Conditions** means the general and specific Terms and Conditions, online Terms and Conditions, our Tariff and the application form;
- **Website** means our internet presence at www.triodos.co.uk.

3. Opening an Account

3.1 Proof of your identity and address

When you open an account with us, we need to obtain sufficient proof of your identity and address to enable us to satisfy our legal obligations and protect you, the public and Triodos Bank against fraud and misuse of the banking system. To help us verify your identity we may use the details you supply to make electronic searches about you at credit reference agencies who will supply us with information from specific databases, including information from the Electoral Register and fraud prevention agencies. This information will be used solely for the purpose of verifying your identity and address. A record of this process will be kept that may be used to help other companies to verify your identity. The agencies will record details of the search but not of our decisions based upon it. We may also pass information to organisations involved in fraud prevention, to protect ourselves and our customers from theft and fraud. If you supply false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations.

In some instances we may need to ask you to send in further information or documents. From time to time we may also need to update the proof of identity and address we hold for you or make any other enquiries as are necessary at any time in pursuing our legal and regulatory obligations.

We will not permit payments from your Account until we have sufficient evidence to verify your identity and address. You will still be able to make deposits into your Account but you will not be entitled to receive Account details or statements. If you are unable to provide sufficient evidence within the deadline we give you, we will return any deposits you have made to the bank or other financial institution from which they originated, as required by law.

3.2 An Account in your name only

So that we can make payments from your Account, we will ask you to fill in a section on the application form, called a mandate, giving us a specimen of your signature.

3.3 Joint Accounts

Each joint Account holder authorises us to accept and act upon instructions sent or given to us by letter or electronically, by any one of or in some instances both of the joint Account

holders on behalf of all of them. Including agreeing to vary the terms on which existing Accounts in your joint names are operated, to transfer funds in or out of the Account or to close any Account.

We are entitled to accept the authority of any joint Account holder to give instructions on behalf of all other Account holders relating to the Account until it is cancelled by any such other joint Account holders, or treated by us as cancelled or by operation of law.

If any one of the joint Account holders tells us of a dispute between them, we may treat this as notice of cancellation of the authority of any single joint Account holder. If we do, any further transactions will need the authority of all the joint Account holders.

In the event of the death of either of you, the survivor will be asked to complete a new mandate. Subject to any rights we or a third party may have, any money in the Account will be at the disposal of the survivor.

We may make information about a joint Account available to any other joint Account holder by telephone, letter or electronically.

3.4 Third party mandate

You can authorise another person to give instructions on your Account. If you wish to do so, we will ask you to fill in a separate mandate. Any additional signatories will also have to satisfy our requirements to verify their identity and address before this authority is granted.

4. Giving us instructions

Unless we have made other specific and documented arrangements, all instructions for the operation of your Account must be made to us in writing and carry your Account number and your signature (or both signatures if required for a joint Account). This includes changes of address, alterations to payment instructions, changes to notice period etc.

5. Paying into your Account

5.1 Your opening deposit must be made by cheque. The cheque must be drawn on a personal sterling account held in your own name, and made payable to yourself. We will not accept a cheque made out in a foreign currency as an opening deposit for an account.

5.2 Once your Account is open, you can make further payments into your Account:

- by instructing another bank or building society to make an electronic BACS transfer from your account with them to your Account with us;
- by bank giro credit across the counter at any UK bank or building society using one of our paying-in slips. This service is free at branches of Royal Bank of Scotland. Other banks may charge for this service;

- by standing order through another bank or building society;
- by post with a paying-in slip or letter using our Freepost address (Triodos Bank, Freepost BS9292, Bristol, BS8 3FA). Please do not send cash by post;
- by CHAPS, an electronic same-day payments system, within the UK;
- or by international electronic transfer from other countries. Please ask us for details.

5.3 We do not offer a service for depositing cash at our UK Branch. Any cheques deposited at our Branch will be treated as if posted to us. Cash can be deposited at other banks using one of our paying-in slips. There may be a charge for this service from the other bank.

5.4 Paying in cheques made out to other people

Cheques or other items can only be paid into an Account in the name of the person to whom they are made out. An exception to this rule is in the case of a joint Account. We will accept a cheque or other item made out to only one of the Account holders. But please note that if a cheque is made out to two or more people, and there is no joint Account, it cannot be paid into a sole Account.

5.5 If you want to pay a cheque made out in a foreign currency into your Account, you will receive the rate of exchange offered by the bank on whose account the cheque is drawn at the time of converting the payment into sterling. It may take some time for the money to be credited to your Account. The amount credited to your Account will usually be after the deduction of any incurred charges. As these charges can be significant, we do not accept foreign currency cheques of less than £75 in value. Please note that we have the right of recourse – the right to reclaim the monies paid to you – in the case of all items subjected to forgery or fraudulent activity.

6. When your money is available

6.1 When you pay funds into your Account, your funds will start earning interest from the day the funds are paid into your Account. When you pay cash or make an electronic transfer into your Account through another bank, the funds will normally be available to withdraw on the third Business Day after we receive them.

6.2 Paying in by cheque

When you pay a cheque into your Account through another bank, the value of the cheque is added to your Account balance on the date we receive the funds, which is normally two Business Days after you have paid it in. When you send a cheque to us by post, the value of the cheque is added to your Account balance on the date we receive it and pay it into your Account. In both cases, they start earning interest, but as 'uncleared' funds they are not yet available to you for withdrawal. We must first ask the bank of the person who issued the cheque to confirm they will pay us the value (to 'clear' the cheque). If the other bank refuses to pay us its value,

the value of the cheque is deducted from your account as at the date it is added.

If you paid the cheque in at another bank, the funds will be available for withdrawal on the second Business Day after they were added to your account. If you sent the cheque to us by post, the funds will be available for withdrawal on the third Business Day after they were added to your account. We can arrange faster "special clearance" for a fee, please see our Tariff.

The value of the cheque will become 'cleared' funds by the end of the sixth Business Day after the funds were added to your Account. This means that the funds cannot be reclaimed from you as a result of a cheque being returned unpaid.

For example, you pay in a cheque for your Account through another bank on Monday, and it will be paid into your Account (and start earning interest) on Wednesday (Transaction date, or **T**). The funds will be available for withdrawal on Friday (**T + 2**), although they are not cleared funds until the end of the following Thursday (**T + 6**).

You send a cheque to us by post, and it is paid into your Account (and starts earning interest) on Wednesday (Transaction date or **T**). The funds will be available for withdrawal on Monday (**T + 3**), although they are not cleared funds until the end of the following Thursday (**T + 6**).

6.3 If a cheque which you have paid into your Account is returned unpaid, its value will be deducted from your Account. We will inform you when this has been done. Depending on the reasons why the cheque was unpaid, we will either ask for payment again from the bank of the person or business that issued it, or return it to you.

7. Interest

7.1 You start earning interest on your Account from the day that funds are added to your Account. Interest is calculated on a daily basis according to our current interest rates which are available on our Website and on request. We credit interest on the dates or intervals shown in your Account information and our summary of interest rates for Personal Savers.

7.2 We may vary the Account interest rate for any one or more of the following reasons:

- if there is a change in relevant law, regulation, code of practice or to reflect a recommendation, requirement or decision of any applicable court, ombudsman, regulator or similar body;
- to reflect any change in the Base Rate;
- to reflect changes or expected changes in the costs we pay to others and/or changes in inflation, or the costs of the services or facilities we provide;
- to reflect any changes in money market interest rates or the cost to us of money we lend;
- to reflect any event beyond our reasonable control.

7.3 We may change the interest rates on your Account with us. This change may be effective immediately. New rates will be published on our Website within three Business Days of a change. We will let you know of any changes in interest rates within 30 Calendar Days by letter, e-mail and through our Website. Details of our current interest rates will be published on our Website and on any statement we send you. If you wish to change or close your Account due to notice of a reduction in rates, you must notify us within 60 Calendar Days of the date of the change. If you do not notify us, we consider that you have accepted the change.

7.4 Tax

We will pay you interest after deduction of tax at the applicable rate. If you are eligible and have completed, signed and returned to us the correct form from HMRC we will pay you interest gross. Tax statements are sent in April each year to all customers who have paid tax on the interest earned in their Account(s) in that tax year, even if the Account has since been closed during that tax year.

8. Payments out of your Account

8.1 Notice Period

Payments from your Account will be made in accordance with the notice period applying to your Account. You choose this notice period when you open your Account. For example, if your Account is on 90 Calendar Days' notice, you will need to allow 90 Calendar Days from the day we receive your instructions before we make the payment. You can give notice for a withdrawal by telephone or e-mail. However, we will only carry out the withdrawal if we have received confirmation of your request in writing (which also notes the date of your original call or e-mail) before the date you want the payment to be made.

8.2 You can make payments from your Account as long as there are enough available funds in your Account to cover the payments. We will take into account any other payments which we have paid or agreed to pay from your Account that day, or which have been authorised for that day. When a payment is due on a day which is not a normal Business Day, we will make the payment on the next Business Day. Please note that we do not offer overdraft facilities or any borrowing facilities on any personal savings accounts and may refuse to make payments where there are insufficient available funds irrespective of funds you may hold in other Accounts with us. We will charge you a fee - as shown on our Tariff - if we have to refuse a payment.

We may refuse to carry out a credit or debit instruction from you if we are not reasonably satisfied as to the legality of the proposed transaction.

8.3 When you want to make a payment from your Account, you can send us a withdrawal form or letter telling us how you would like the payment to be made. We can:

- transfer funds by BACS to a specified account at another UK bank; please ensure that you provide us with your beneficiary's account details each time you want us to make a payment on your behalf. Allow at least three Business Days from the day we receive your instructions for these transfers to clear. The funds will be taken from your Account on the day we initiate the payment in accordance with your request and will arrive in the beneficiary's account two Business Days later. You earn interest until the day the beneficiary receives the funds in their account.
- transfer funds by CHAPS, an electronic payments system, to another bank account within the UK; funds are cleared on the same day. Please refer to our Tariff for our charges for this service.
- transfer funds to a bank account in another country by international electronic transfer. Please enquire for further details. If you want to make a payment in a currency other than sterling, please contact us and we will advise you how this can be done and what our charges will be. The bank receiving the payment may also impose charges that are outside our control.

9. Charges

9.1 When you open your Account, we will give you details of any charges for the day to day running of your Account. You can also find out about these charges by contacting our Customer Services department or looking on our Website.

9.2 If we increase any of these charges or introduce a new charge, we will tell you at least 30 Calendar Days before the changes take effect. Before we deduct charges for standard account services from your Account, we will give you at least 14 Calendar Days' notice of how much we will deduct. We will tell you the charge for any other service or product before we provide it to you, and at any time should you request it.

9.3 If any sum due and payable by you is not paid on the due date, you will be liable to pay the interest (both after, as well as before, any judgment) on such sum at such a rate or rates as we may from time to time stipulate from the date the payment is due up to the date of payment.

9.4 Early Access Charge

At our discretion you may have early access to your savings at short notice (a minimum of one day) but, unless we have agreed otherwise, we will charge you the interest due on the amount withdrawn for the part of your notice period for which you have not given notice. So if you withdraw £500 on 15 Calendar Days' notice from an Account set up on 90 Calendar Days' notice, then the interest you would have earned on that £500 for 75 Calendar Days (i.e. 90 - 15) will be deducted from your Account.

10. Closing your Account

10.1 You may apply in writing to close your Account at any time, subject to the applicable notice period. Additionally for a

period of 30 Calendar Days after the date you open your Account with us, you have the right to cancel your contract with us by closing your Account.

10.2 We may close your Account if you fail to operate your Account according to agreed Terms and Conditions or regularly fail to ensure that there are sufficient cleared funds in your Account to make requested payments. If we close your Account, we will write to you and, unless there are exceptional circumstances including but not limited to unauthorised borrowing, we will give you 30 Calendar Days' notice of our intention to close your Account. We will repay any credit balance to you and we may require you to repay any money owed to us. Please see section 14 on your liability to us. We reserve the right to close Accounts without notice where our identification and address verification requirements have not been met or where no deposit at all has been made within six months of opening the Account.

11. Dormant Accounts

We may suspend operation of an Account that has been inactive for at least 12 months. We do this to protect you and to prevent fraud. It also protects your privacy by not allowing confidential information to go to an old address.

Before reactivation of a dormant Account, you may be required to provide suitable evidence of your identity and your legal claim on the Account.

If you have money in a dormant Account, it will always be your property (or if you die it will become part of your estate), no matter how many years pass.

12. Changes to these terms

12.1 From time to time we may change these Terms and Conditions. We will tell you about any changes to these Terms and Conditions and when they come into effect by e-mail or by post, and on our Website.

12.2 If we decide to make any change to these Terms and Conditions we will give you 30 Calendar Days' notice of the change. If we make any changes to these Terms and Conditions that does not disadvantage you, we may make them immediately and tell you about them within 30 Calendar Days of having done so.

12.3 If the changes are not to your advantage you may wish to close your Account within 30 Calendar Days of the date of the notice of the changes. If you reject the proposed changes, we may take this as a rejection of the contract and a notice of termination. We will contact you before we close your Account. If we do not hear from you, we will consider that you have accepted the changes.

13. Our liability to you

13.1 If we do not carry out your request, or delay doing so, or do not carry out your request correctly, we will be liable for any direct loss and the interest that you did not receive from us as a result of our failure or late action or mistake, if 13.2 below does not apply. We will not be responsible to you for any indirect losses or losses that we could not reasonably have expected to foresee or to occur.

13.2 Our responsibility in relation to the section above is subject to the following.

We will not be responsible to you for any loss you may suffer if we or any of our agents or correspondents are prevented from or delayed in providing you with any banking or other services due to compliance with laws preventing money laundering, fraud or terrorist financing, strikes, industrial action, failure of equipment or supplies, or other causes beyond our reasonable control.

We will not be responsible for any payments from the Account or any loss you may suffer including any indirect loss, caused by:

- your failure to keep your password, user name and memorable word or other confidential information about your Account secure;
- your failure to take all reasonable precautions to prevent unauthorised or fraudulent use of your password, user name or memorable word or other confidential information about your Account; and
- your failure to comply with the security obligations set out in these Terms and Conditions and the security recommendations on our Website.

14. Your liability to us

14.1 You are responsible for payment of any debt that arises on your Account. If you have a joint Account, you will each be responsible for any money owing on your Account, both individually and jointly. This means that if one of you is unable to repay the money owing, the other Account holder can be required to pay the amount due in full, even if your relationship has changed or ended. Where a joint Account holder has an Account with us in their sole name, and that Account has a credit balance, we can use the money in that Account to repay any money owing to us on the joint Account.

14.2 If any Accounts you hold with us are in credit, we may use the credit to reduce or repay any amounts you owe on other Accounts you hold with us in the same name. If we decide to do this, we will tell you why and when it will be done.

15. Statements

15.1 Statements for all Accounts are issued in July and January free of charge. You can choose another frequency, for example weekly, monthly or every time there is a transaction on

your Account. You can also contact us and request an up to date statement for your Account at any time, free of charge.

15.2 We recommend that you carefully check your Account history regularly. If any entry appears to be wrong, you should tell us as soon as possible.

16. Internet banking

If you have indicated that you would like us to provide internet banking services, the following terms and conditions will apply in addition to our general Terms and Conditions for personal savings accounts. As with those general terms and conditions, we may change the following terms and conditions at our discretion and give you at least 30 Calendar Days written notice, except where specifically stated otherwise. The changed terms and conditions will apply from the date specified in the notice.

These terms and conditions set out the rules governing your internet access to your personal Account(s). They explain our obligations to you, and your obligations to us, when operating these Accounts.

16.1 Use of websites

Some of our websites have additional terms of use that apply to the relevant site. These will be found on the website. If there is any conflict or ambiguity between the website terms of use and the Terms and Conditions in this section, the Terms and Conditions in this Agreement will apply.

16.2 Availability of internet banking services

We work hard to make sure our internet banking services are available at the times you wish to use them. However, we cannot and do not guarantee their availability, nor that access to, and use of, our websites will be uninterrupted or error free. From time to time we may need to suspend provision of the internet banking services for repair, maintenance or upgrade purposes.

We will not, in any event, have any liability to you if we are prevented from, or delayed in, providing any internet banking services due to the failure of any telecommunication link or other equipment or infrastructure not owned or controlled exclusively by us and/or any acts or omissions of third party telecommunications or internet services providers.

16.3 Instructions

For the purposes of the general terms and conditions referred to above and the requirements: (1) to provide written confirmation of your request to make a withdrawal from your Account; and (2) to provide all other instructions in relation to the operation of your Account in writing (unless we have made other specific and documented arrangements), you can comply with these requirements by providing us with the relevant details using your authenticated security details on our site. However, please pay careful attention to the security notice set out in the following section.

16.4 Security notice

Internet banking is safe and convenient as long as you take a number of simple precautions, including (but not limited to) the following:

- keep your computer secure. Make sure that any computer you are using benefits from up-to-date anti-virus and spyware software and a personal firewall. If you use a public computer (for example, in an internet café), you should ensure you do not leave any personal details stored on that computer after you have finished using it
- keep your username and passwords secret. This includes (but is not limited to) taking the following precautions: (1) destroying any password notification immediately after receipt from us; (2) never writing your password or username details in a way that might be understood by someone else or recording them on any item or in any place that might be accessed by someone else; (3) taking all reasonable care to ensure that no-one sees your password or username when you use them
- treat e-mails you receive with caution and be very wary of e-mails or calls asking you to reveal any personal security details. Triodos Bank (or the police) will never contact you to ask you for your internet banking password or username information
- always access our internet banking site via the triodos.co.uk site or by typing the address into your web browser. We will never send you an e-mail with a link through to our internet banking site
- follow any further security advice we may offer from time to time on our Website
- visit www.banksafeonline.org.uk for more useful information.

16.5 Please remember that internet communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any unauthorised access by a third party and/or corruption of data being sent to us by e-mail.

16.6 If you are a victim of internet fraud and someone gains unauthorised access to your Account, then we will refund the full amount of money taken from your Account, provided each of the following conditions applies:

- you have not given your security details (including your password or username details) to anyone else
- the loss was not caused by your use of an account aggregation service (i.e. a service provided by another company that allows you to view all of your bank details on a single website)
- you have not sent us incorrect payment instructions
- you have used reasonable care when using internet banking (e.g. logging off at the end of each internet banking session and not leaving your computer unattended while logged on to the internet banking service)
- you inform us as soon as possible of any security breach, or potential breach, of which you are aware
- you have not acted fraudulently
- you have taken the precautions described in these terms and conditions and complied with all other reasonable

instructions we may give from time to time regarding security details.

16.7 For the avoidance of doubt, our promise to compensate you in the circumstances described above only extends to a refund of the amount taken from your Account and does not extend to any additional loss you may suffer in consequence of any unauthorised access to your Account.

16.8 Client browser

Your client browser must be Javascript enabled.

16.9 Access

Full internet banking access is only available for the Triodos Saver, Triodos Cash ISA, Triodos Regular Saver, Triodos Fixed Regular Saver, Triodos Charity Saver and Triodos Cash ISA (TOISA). You will be able to access the Triodos Renewable Energy Bond, Triodos One Year and Three Year Bonds, Triodos Climate Change Bonds and the Triodos Young Saver online but you will not be able to make payments from these accounts. Once registered you will be able to do the following online:

- make payments to nominated accounts, subject to account type and notice period
- download statements/transaction histories
- choose to receive information from us electronically, rather than by post
- make changes to:
 - your address
 - your e-mail address
 - your telephone numbers
 - how you receive your statements
 - salutation (i.e. how we address you in letters and e-mails)
 - the percentage donation you make to your chosen charity (Triodos Charity Saver only)
 - session timeout limits (how long you want to remain logged in to internet banking when there's no activity subject to a recommended maximum time out limit)
 - the order in which your Accounts are listed when you log in.

Any amendments to the functionality listed above will be notified to you within your secure internet banking session.

16.10 Transactions

Some specific conditions apply to transactions processed through internet banking:

If you want to transfer money from your Account online, you must do so to a nominated account(s). In the case of sole Account holders, this nominated account must be a personal account held in your name. In the case of joint Account holders, you may choose up to three nominated accounts (one joint personal account held in both your names and, if you wish one sole personal account each).

Instructions to make a payment from your Account may only be given to take effect after the expiry of the notice period on your Account. Any attempt to schedule a payment before then will be

rejected. If for any reason you need to withdraw your money sooner, you will need to write to us. Please refer to the Early Access Charge provisions above for more information.

Banking instructions to pay money from your Account may not be cancelled once you have authorised them and we have accepted them, unless we agree to do so at our discretion. If we do agree we may make a charge.

You may want to resubmit or delete rejected transactions. If you don't they will continue to appear on your 'rejected transaction' overview.

16.11 Statements

If you have opted to continue receiving your statements in paper format, they will be sent to you at the same frequency as currently set on your Account. You may change this from within internet banking at any time

If you have opted to receive statements online, please note that official reminders of their availability will only be e-mailed to you bi-annually (January and July). If you have elected to have them produced more frequently, they will be available within your Internet banking area but we will not tell you each time one is produced. In both cases you will be able to view (and print) all your transactions between particular dates online at any time.

16.12 Joint Accounts

When we refer here to "you" this may include either or both joint Account holders. If you are arranging to access a joint Account with another person, you must both complete the joint Account application form. Within internet banking only one of you will be required to authorise an instruction. This will override any previous instruction that both signatures were required.

Username and password information will be sent to both parties separately, but for the purposes of the general terms and conditions and the requirements: (1) to provide written confirmation of your request to make a withdrawal from your Account; and (2) to provide all other instructions in relation to the operation of your Account in writing (unless we have made other specific and documented arrangements), one of you can comply with these requirements by providing us with the relevant details using your authenticated security details on our site. However, please pay careful attention to the security notice set out above.

If either of you informs us in writing of a dispute between you, we will treat this information as notice of termination of the mandate, thereby suspending internet access. Any further instructions will need the authority of both of you.

16.13 Variation/Termination

We may at any time vary or terminate some or all of our internet banking services. In the case of any material variation, or termination, we will give you as much notice as we reasonably can in the circumstances.

17. Confidentiality

17.1 We will treat all your personal information as private and confidential (even when you are no longer a customer). Information we hold about you will not be disclosed to anyone unless:

- we are legally required to disclose;
- we have a public duty to disclose;
- our interests mean we must give the information (for example, to prevent fraud)
- the disclosure is made with your consent.

We will not give your name and address to anyone else for marketing purposes.

17.2 To ensure that we, or someone acting on our behalf, carry out your instructions accurately and for compliance and training purposes, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property.

17.3 We will only give Account details and information over the telephone if you have set up a password or other specific arrangement with us and we remain satisfied of its security. No transaction instructions or changes to your customer details will be accepted over the telephone unless you have previously given written instructions for us to do so.

18. Crime prevention and debt recovery

18.1 To prevent crime, verify your identity, recover debt and to meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with fraud prevention, law enforcement, debt recovery agencies and other organisations including other lenders.

18.2 If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

19. Data Protection Act 1998

19.1 Your personal information held in our computer and filing systems may be used in the following ways:

- to assist us in providing the service for which you have applied;
- to keep you informed of other services which may be of interest to you, unless you have opted not to receive them;
- enquiries may also be made with credit reference agencies and in such cases the agencies will keep a record of our enquiry. However we will only disclose information about you to the agencies in the event of your defaulting on a debt.

19.2 These uses of your personal information are covered by our registration under the Data Protection Act 1998 (Reg no: Z6794013). Under the terms of the Act you have the right to make a written request for a copy of the information we hold about you, on payment of a charge, please see our Tariff.

20. Marketing of services

From time to time we'll send you information about the projects we lend to. We'll do this through our quarterly magazine and an annual list of the organisations we lend to. We are careful not to send you information, or additional information about our services, where you do not want it. You can say what information you want to receive when you open an Account with us. We will also remind you from time to time, and at least once every three years, of your right to say you do not wish to receive information about our services.

21. Bankers references

We will only provide bankers' references or bankers' opinions in reply to status enquiries made about you if you give your written consent. A copy of the reply will be available to you on request. If you would like to know more about the way bankers' references work and our charges, please let us know.

22. Deposit guarantee scheme

We are part of Triodos Bank NV which is based in the Netherlands. Most depositors are covered by the Dutch deposit guarantee scheme which is also based in the Netherlands.

This means that if our bank is unable to meet its financial obligations, our eligible UK depositors would be entitled to claim up to €100,000 (This is equivalent to £88,910 as of 30 March 2010) from the Dutch deposit guarantee scheme. For joint accounts, the maximum limit applies to both account holders, i.e. €100,000 per account holder.

For further information about the Dutch deposit guarantee scheme (including the amounts covered and eligibility to claim) please contact us or refer to www.dnb.nl.

23. Complaints

23.1 Even though we aim to give you the best possible service and information, there may still be occasions when you wish to complain. If you wish to make a complaint, please contact our Customer Services department at the following address:

Triodos Bank
Brunel House
11 The Promenade
Bristol
BS8 3NN

23.2 We will then arrange for the right person to investigate your concerns. When you contact us, please provide the following:

- your name and Account number;
- the reason for your complaint;
- the product, if applicable, that your complaint refers to;
- the name of the person(s) that you dealt with;

- copies of any documentation relevant to your complaint; and
- a suggestion of what you would like us to do.

23.3 If you are unhappy with our response, or we have not sent you a final response within eight weeks of the original complaint, you have the right to take your complaint to the Financial Ombudsman Service.

23.4 If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued. You can find out more about the role of the Financial Ombudsman Service by contacting our Customer Services department and requesting a copy of the leaflet, or you can write to:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR.
Telephone number: 0845 080 1800.
Website: www.financial-ombudsman.org.uk.
E-mail: complaint.info@financial-ombudsman.org.uk

24. Regulatory Information

Triodos Bank NV is incorporated under the laws of the Netherlands with limited liability registered in England and Wales with branch number BR3012. Triodos Bank NV is authorised by the Dutch Central Bank (DNB) and regulated by the Financial Services Authority (FSA) for the conduct of UK business. Triodos Bank NV's FSA registration number is 183366. Details of the extent of our regulation by the Financial Services Authority are available on request.

25. Governing Law

The operation of your Account will be governed by English Law. The language we will use in our communications will be English. These Terms and Conditions are governed by English Law.

Part 2: Account Specific Terms and Conditions

26. Triodos Cash ISA

26.1 An Individual Savings Account (ISA) is available only to an individual aged 16 or over, resident in the UK. It is not available as a joint Account, and you may not hold an Account on behalf of another person, group or organisation. Your ISA investment will be, and must remain, in your beneficial ownership and must not be used as security for a loan.

26.2 Where an application for an ISA in the present tax year has been made but no subscriptions were made in that year, the application will remain valid for a subscription in the next tax

year. Where a break between your ISA subscriptions lasts for a whole tax year, you must make a fresh application before subscriptions can recommence.

26.3 You may transfer your ISA to another ISA Manager at any time by asking your new ISA Manager to contact us with the appropriate transfer forms. Unless you request that the transfer is made after the notice period, we will make such a transfer within 10 Calendar Days of receipt of the documentation, and this will be subject to our normal Early Access Charge. Where an ISA is transferred to a new ISA Manager a fresh application may be needed.

26.4 We will notify you if your ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs ISA Regulations.

26.5 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with you is competent to carry out those functions and responsibilities.

26.6 The subscription limit for Cash ISAs, with effect from the tax year beginning 6 April 2010, is £5,100 per year. The limit for subscriptions in the tax year is independent of withdrawals. Once you have invested the subscription limit for the year, you may make no further subscriptions, regardless of withdrawals. You must subscribe with your own funds. This includes payment by cheque, direct debit, standing order, telegraphic transfer. We can accept ISA subscriptions made by a third party unless we have reason to believe (by reference to information in our possession) that they do not belong to you as the investor. Subscriptions made by cheque are only valid pending clearance of the cheque. If the subscription is made by cheque, the date of subscription is the date we receive and accept the cheque (providing the cheque subsequently clears).

26.7 Interest earned on ISAs is calculated daily, and credited to your Account six-monthly. We will send you statements in January and July each year. You may withdraw funds at any time by giving us written instructions (see Notice Period above).

26.8 If you move abroad you may still withdraw funds from your ISA but you can no longer subscribe to it.

26.9 Cancellation of subscription

Once a valid subscription has been placed for more than the cancellation period of 30 Calendar Days, it counts as a subscription to an ISA and you may not have another ISA of the same type in that tax year. If a valid subscription is cancelled within 30 Calendar Days, the subscription does not count as a subscription to an ISA and you are free to subscribe to another ISA of the same type in the same tax year.

26.10 Changing your mind

If you change your mind about having a Triodos Cash ISA you can cancel it and change it to another account type within 30

Calendar Days of opening the account with no charge for early access, and without affecting your annual ISA subscription limit. We will pay you interest for the period your money was invested with us.

27. Triodos Cash ISA (TOISA)

No further funds can be paid into this Account, regardless of withdrawals. Funds held in a Triodos Cash ISA (TOISA), previously called TESSA-only ISA, may be transferred into another ISA. See the earlier paragraph about transfers under Triodos Cash ISA.

28. Triodos Online Cash ISA

The Triodos Cash ISA terms and conditions (see section 26 above) apply to this Account in addition to the following:

28.1 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA and agreeing to the ISA terms and conditions and Triodos Bank's general Terms and Conditions.

28.2 Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If your nominated account is one of your existing Triodos Accounts the money will be transferred straight away and Early Access Charges may be applied to your existing Account at our discretion. If we do not receive your opening deposit within 30 Calendar Days of the account opening date your new Account will be closed.

However, if you are transferring an existing ISA from another provider, please contact us first.

28.3 Statements

Statements for this Account will only be available online. Official reminders of their availability will be e-mailed to you bi-annually (January and July).

28.4 Marketing of services

All marketing communications for this Account will be sent by e-mail. However our general terms and conditions about Marketing of Services still apply to this Account.

28.5 Third party mandate

You cannot authorise another person to give instructions on this Account.

29. Triodos Young Saver

29.1 Young Saver Accounts are designed for children and young adults, from birth to age 18. They are also subject to the details outlined in our Young Saver application pack and our information sheet 'Setting up an account for a child' which also includes details on the rules covering a child's exemption from

tax. Please call our Customer Services department if you do not already have a copy of this.

29.2 Opening a Young Saver Account

A Young Saver Account can be opened in the child's own name from the age of seven. If an Account is opened in the sole name of the child, that child is then the only person able to withdraw funds or obtain information from the Account. Young Saver Accounts can also be held in trust for the child from birth until the age of 16 by opening an Account in the name 'your name re the child'. This makes the adult the signatory to the Account, but the funds belong to the child.

29.3 Online access

If internet access is requested for a Young Saver Account it will be granted to the Account operator for a 're' Account. For an Account held by the child in their own name, internet banking will be available should they wish to access their Account online. Please note that you will not be able to make payments online from this Account.

29.4 When the Young Saver reaches 16 years old

From the age of 16 years, the Account must be held in the name of the young adult and the young adult must complete a new tax status form in their own right to enable the funds to remain as non-taxable.

We will contact you at this stage to remind you of this and send you a new mandate to complete. If we do not hear from you, the Account will be made taxable at the end of the tax year in which the young adult is 16.

29.5 When the Young Saver reaches 18 years old

Young Saver Accounts are not designed to be held beyond 18 years of age. We will contact the Account holder at 18 for instructions regarding the Account. If we do not hear from you, the Account will be closed and funds transferred to another Triodos account pending your instructions.

29.6 Bonuses

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

- the first five years after the Account is opened
- the next three years, that is years 6 to 8
- the next two years, that is years 9 to 10.

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 are reduced by 1.50% gross (1.51% AER). The interest rate will never fall below 0.00%.

30. Triodos Regular Saver

30.1 Charges for excessive withdrawals

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) for that six month interest period. The interest rate will never fall below 0.00%.

31. Triodos Fixed Regular Saver

The Triodos Fixed Regular Saver is available only to people aged 16 or over and is restricted to one account per person, including one in joint names.

31.1 Limited Issue

Triodos Bank reserves the right to close the Fixed Regular Saver to new deposits at any time without notice. They are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the account without the need to gather any further information from the customer.

31.2 Deposits

The minimum opening deposit is £25 and the maximum is £500. Deposits in the Triodos Fixed Regular Saver must be new to Triodos Bank, transfers from existing Triodos Bank accounts are not permitted.

31.3 Charges for excessive withdrawals

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

31.4 Interest

Interest is fixed for one year from opening. After this period, the Account will be changed to a Triodos Regular Saver, and the relevant terms and interest rates will apply. A minimum of 30 days before the fixed interest rate ends we will contact you to confirm these details and the new interest rate.

32. Triodos Online Saver

32.1 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you or both joint Account holders of the Account signing the mandate. You are agreeing both to the general terms and conditions outlined above, and to the additional terms and conditions for the Triodos Online Saver.

32.2 Opening deposit

Your opening deposit must be transferred electronically from (one of) your nominated account(s). If your nominated account is one of your existing Triodos Accounts the money will be transferred straight away and Early Access Charges may be applied to your existing Account at our discretion. If we do not receive your opening deposit within 30 Calendar Days of the account opening date your new Account will be closed.

32.3 Statements

Statements for this Account will only be available online. Official reminders of their availability will be e-mailed to you bi-annually (January and July).

32.4 Marketing of Services

All marketing communications for this Account will be sent by email. However our general terms and conditions about Marketing of Services still apply to this Account.

32.5 Third party mandate

You cannot authorise another person to give instructions on this Account.

33. Triodos Climate Change Bonds

The Triodos Climate Change Bonds are intended solely for customers who want to invest their savings for a fixed term and at a fixed interest rate.

They are available only to personal customers and not to nominees or business customers. The Triodos Climate Change Bonds are available only to people aged 16 or over.

33.1 Limited Issue

Triodos Bank reserves the right to close this issue of the Bonds to new deposits at any time without notice. The Climate Change Bonds are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer.

33.2 Bonds and investment limits

Deposits in the Triodos Climate Change Bonds must be new to Triodos Bank. Transfers from existing Triodos Bank Accounts are not permitted, except from an existing Triodos Renewable Energy Bond or Triodos One Year Bond on maturity.

Funds must be deposited by a cheque made payable to you, and drawn from a personal account in your own name. Once your Triodos Climate Change Bond is opened you cannot add to it. A maximum of one Climate Change Two Year, one Climate Change Three Year and one Climate Change Five Year Bond per person is permitted, including an Account in joint names.

The minimum investment is £500 and the maximum investment is £50,000.

33.3 Fixed term and withdrawals

As the Bonds are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity, except for transfers of interest if you have chosen to have your interest paid monthly.

For the Triodos Climate Change Two Year Bond, deposits will be for

a fixed term of two years from receipt of your funds. For the Triodos Climate Change Three Year Bond, deposits will be for a fixed term of three years from receipt of your funds. For the Triodos Climate Change Five Year Bond, deposits will be for a fixed term of five years from receipt of your funds.

No withdrawals from your Climate Change Bond will be allowed during the term of the investment.

Once your Climate Change Bond is opened, you cannot change your mind and cancel the contract by closing the account.

Early closure is not permitted except on the death of the sole depositor. If the Climate Change Bond is held in joint names a new mandate will be required for the Bond to be transferred into the name of the remaining Account holder until maturity.

33.4 Interest

Interest is calculated daily from the first day of your Triodos Climate Change Bond up to and including the day before the Bond matures. Interest can stay in your Account or be paid away. If you do not indicate a preference at the time of your application, the interest will stay in your Account. You will not be able to change how interest is paid during the lifetime of your Bond.

Where the interest stays in your Account, it will be paid annually and on maturity.

Interest will be paid monthly where interest is paid away to your nominated account. This will occur on the first Business Day of each month. If interest is paid away, it must be to your nominated account provided by you at the time of your application, or as subsequently advised by you where these details have changed. This account must be a personal account in your own name, or a joint personal account in the same name(s) as your Triodos Climate Change Bond. It can be a Triodos Bank Account or an account at another UK bank or building society. It is important that we hold up to date records of your nominated account. Please make sure you tell us about any change to your banking arrangements during the term of your Triodos Climate Change Bond.

A statement will be sent to you annually on 1 January and on maturity.

33.5 Maturity

Your Triodos Climate Change Bond will mature on a fixed maturity date. We will tell you this date in writing at the time your Bond is issued. A minimum of 30 Calendar Days before the fixed maturity date we will contact you to ask you to choose whether to have your money transferred into a Triodos Saver Account or paid into your nominated bank account. If the account receiving the money from the maturing Bond is a Triodos Bank Account and has a notice period, you will be able to withdraw these funds with no Early Access Charge for a one month period, once the Bond funds arrive in the Account. If we don't hear from you before the Climate Change Bond matures, a Triodos Saver Account will be set up and the money will be paid into it.

34. The Triodos One Year and Three Year Bonds

34.1 Limited Issue

The Triodos One Year and Three Year Bonds are now closed to new investors.

34.2 Bonds and investment limits

Once your Triodos Bond is opened you cannot add to it. A maximum of one Three Year and one One Year Bond per person is permitted, including an Account in joint names.

34.3 Fixed term and withdrawals

As the Bonds are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity, except for transfers of interest.

For the Triodos One Year Bond, deposits will be for a fixed term of one year from receipt of your funds. No withdrawals are allowed during the term of the investment. For the Triodos Three Year Bond, deposits will be for a fixed term of three years from receipt of your funds. No withdrawals from your Bond will be allowed during the term of the investment.

Early closure is not permitted except on the death of the sole depositor. If the Bond is held in joint names a new mandate will be required for the Bond to be transferred into the name of the remaining Account holder until maturity.

34.4 Interest

Interest is calculated daily from the first day of your Triodos Bond up to and including the day before the Bond matures. Interest can stay in your Triodos Bond or be paid away. If you do not indicate a preference at the time of your application, the interest will stay in your Account. You will not be able to change how interest is paid during the lifetime of your Bond. Where the interest stays in your Account, it will be paid annually and on maturity.

Interest will be paid monthly where interest is paid away to your nominated account. This will occur on the first Business Day of each month. If interest is paid away, it must be to your nominated account provided by you at the time of your application, or as subsequently advised by you where these details have changed. This account must be a personal account in your own name, or a joint personal account in the same name(s) as your Triodos Bond. It can be a Triodos Bank Account or an account at another UK bank or building society. It is important that we hold up to date records of your nominated account. Please make sure you tell us about any change to your banking arrangements during the term of your Triodos Bond.

A statement will be sent to you annually on 1 January and on maturity.

34.5 Maturity

Your Triodos Bond will mature on a fixed maturity date. We will tell

you this date in writing at the time your Bond is issued. A minimum of 30 Calendar Days before the fixed maturity date we will contact you to ask you to choose whether to have your money transferred into a Triodos Saver Account or paid to a nominated bank account. If the account receiving the money from the maturing Bond is a Triodos Bank Account and has a notice period, you will be able to withdraw these funds with no Early Access Charge for a one month period, once the Bond funds arrive in the Account. If we don't hear from you before the Bond matures, a Triodos Saver Account will be set up and the money will be paid into it.

35. Triodos Renewable Energy Bond – Issues One to Four

35.1 Limited Issue

The Triodos Renewable Energy Bond - Issues One to Four are now closed to new investors.

35.2 Bonds and investment limits

Once your Triodos Renewable Energy Bond is opened you cannot add to that Bond. Only one Triodos Renewable Energy Bond per person, per issue, including a Bond in joint names, is permitted.

35.3 Fixed term and withdrawals

As the Bond is designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity, except for transfers of interest.

Early closure is not permitted except on the death of the sole depositor. If the Bond is held in joint names the survivor will be asked to complete a new mandate, and the Bond will be transferred into the name of the surviving Account holder until maturity.

For Issues One and Two, deposits will be for a fixed term of two years from receipt of your funds and no withdrawals from your Account will be allowed during the term of the investment.

For Issues Three and Four, deposits will be for a fixed term of one year from receipt of your funds and no withdrawals from your Account will be allowed during the term of the investment.

35.4 Interest

Interest is calculated daily from the first day of your Triodos Renewable Energy Bond up to and including the day before the Bond matures. Interest can stay in your Triodos Renewable Energy Bond or be paid away. If you do not indicate a preference at the time of your application, the interest will stay in your Account. You will not be able to change how interest is paid during the lifetime of your Bond.

Where the interest stays in your Account, it will be paid annually on the anniversary of your Triodos Bank Renewable Energy Bond, and on maturity.

Interest will be paid monthly where interest is paid away to your nominated account. This will occur on the first Business Day of

each month. If interest is paid away, it must be to your nominated account provided by you at the time of your application or as subsequently advised by you where these details have changed. This account must be a personal account in your own name, or a joint personal account in the same name(s) as your Triodos Renewable Energy Bond. It can be a Triodos Bank Account or an account at another UK bank or building society. It is important that we hold up to date records of your nominated account. Please make sure you tell us about any change to your banking arrangements during the term of your Triodos Renewable Energy Bond.

A statement will be sent to you on 1 January and on maturity, unless you ask us to send one to you more frequently.

35.5 Maturity

Your Triodos Renewable Energy Bond will mature on a fixed maturity date. We'll tell you this date in writing at the time your bond is issued.

Issue One:

On maturity the funds will be transferred to your nominated account, provided by you at the time of your application or as subsequently advised by you where these details have changed. If your nominated account is held with Triodos Bank and has a notice period you will be able to withdraw these funds with no Early Access Charge for a one month period.

Issues Two, Three and Four:

A minimum of 30 Calendar Days before the fixed maturity date we will contact you to ask you to choose whether to have your money transferred into a Triodos Saver Account or paid to a nominated bank account. If the account receiving the money from the maturing Bond is a Triodos Bank Account and has a notice period, you will be able to withdraw these funds with no Early Access Charge for a one month period, once the Bond funds arrive in the Account.

If we don't hear from you before the Bond matures, a Triodos Saver Account will be set up and the money will be paid into this.

A large print version of these Terms and Conditions is available on request

Effective from 6 April 2010

Triodos  Bank

Registered office: Triodos Bank, Brunel House, 11 The Promenade, Bristol BS8 3NN.

Tel: 0845 769 7239

www.triodos.co.uk



Printed on 100% recycled paper

© Triodos Bank NV 2010