

Triodos Personal Current Account – What you need to know

Account name	<ul style="list-style-type: none"> • Triodos Personal Current Account - Triodos Bank UK only provides this current account and does not offer a basic bank account.
What are the key features?	<ul style="list-style-type: none"> • Debit Mastercard made using 'natural plastic' with contactless technology • Text message alerts to help manage your money • Online banking through internet banking and our mobile banking app • Online statements • Cheque book available on request • Telephone support available Mon to Fri: 8am-6pm, except Thu: 9am-6pm (out of hours card services provided 24/7) • We do not pay any interest on balances held in your account
How do I open and manage my account?	<ul style="list-style-type: none"> • The account can be opened by any UK resident aged 18 or over • The account can be opened online only • The account can be in sole or joint names • Pay in funds electronically from any account • Set up Direct Debits on your account • Sending money in the UK such as Faster Payments (£20k limit applies), Standing Orders and CHAPS through internet banking or the mobile app • Send money outside the UK through internet banking • Cash withdrawals of up to £300 per day (or the equivalent of £500 per day for withdrawals overseas) from ATMs accepting Mastercard • Debit Mastercard can be used for purchases online, in retailers in the UK and overseas. Contactless technology allows transactions of up to £45 where the contactless logo is displayed • View transactions and statements online and view transactions in the mobile banking app • Pay in cheques by sending them to us in the post
When will a payment out of my account be received?	<ul style="list-style-type: none"> • Faster Payments will normally be received by the beneficiary within two hours of the payment being authorised but may take up to one business day • CHAPS payments authorised before 2.00pm on a business day will be received in the beneficiary account by the end of the day • The deadline for sending money outside the UK is 2.00pm, timings for these payments being received vary depending on where the funds are going to. Please allow up to 10 business days for them to arrive if they are being sent outside of Europe
When will a payment into my account be received?	<ul style="list-style-type: none"> • Internal transfers will usually be received as soon as you submit the payment in internet banking • Faster Payments and Standing Orders usually arrive within one hour of being sent but can take up to one business day • CHAPS payments usually arrive within an hour of them being sent but can take until the end of the business day • Cheques sent in by post are available for withdrawal on the third business day after they were added to your account. For example, if you send a cheque to us by post, and it is paid into your account on a 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)

<p>What are the fees and charges?</p>	<p>There is a monthly fee of £3 which is charged once you start using your account.</p> <p>Non-standard charges</p> <ul style="list-style-type: none"> • Sending money within the UK as a CHAPS payment £20 • Sending money outside the UK £25 (where you select that you and the recipient will pay your own charges) • Copy of items £5 • Cash withdrawal in a foreign currency outside the UK and Debit card payment in a foreign currency 2.50% of the value of the transaction. This will be taken in GBP at the time that the transaction appears on your account. <p>The following apply to overdraft usage:</p> <ul style="list-style-type: none"> • Arranged overdraft debit interest 18% EAR/APR* Variable <p>No additional charges will be made for setting up and using an overdraft with us.</p>
<p>Can these fees and charges be changed?</p>	<p>Yes – If we make a change to these charges, including the overdraft interest rate, that is disadvantageous we will provide at least 60 calendar days' notice of the change. The only exception is when there is a change in the law or regulations.</p> <p>If we make any changes to these charges, or our Terms and Conditions that are not disadvantageous, we may make them immediately and provide notice of them within 30 calendar days of having done so.</p>
<p>Can I apply for an overdraft?</p>	<p>Overdrafts are designed for short term borrowing. We can offer an overdraft facility to cover unexpected expenses such as an unplanned bill for an agreed timeframe up to a maximum of 6 months, but we don't offer overdrafts to be used as a long term buffer.</p> <p>You can request up to £2000. Eligibility criteria applies, with a history of at least 3 months' salary paid into the account. We do this to ensure we only lend what people can afford to safely borrow.</p>
<p>If I had an arranged overdraft of £2000 for 30 days, how much would it cost?</p>	<p>At a rate of 18%(EAR/APR*) variable this would cost £29.59</p>
<p>Additional information</p>	<p>We do not offer an unarranged overdraft on this account and will not pay items where there are insufficient funds.</p> <p>We do not offer telephone banking on this account. Management is online only, via internet and mobile banking.</p> <p>There is no service to pay cash into the account.</p> <p>You have the right to cancel your Agreement with us within 30 calendar days, starting on the date that your Account was opened. If you want to cancel your Agreement with us you should tell us by writing, sending a secure message or calling us .</p> <p>Please note there are no charges for refused payments due to insufficient funds on your account, and there are no charges in the unlikely event that your account becomes overdrawn where you do not have an overdraft in place.</p>

*Effective Annual Rate (EAR) is the annual cost of the overdraft, taking into account that interest is charged to the account monthly.
Annual Percentage Rate (APR) is the annual cost of the overdraft taking into account that interest is charged monthly and any additional fees

Large print, braille and audio versions available on request

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Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

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