

## Triodos Ethical Savings Bonds Summary Box

Account name	Triodos Ethical Savings Bonds										
What is the interest rate?	<p>Interest rate is fixed for the term. Rates for each term are:</p> <table border="1"> <thead> <tr> <th>Term</th> <th>1 year</th> <th>2 year</th> <th>3 year</th> </tr> </thead> <tbody> <tr> <td>Rate</td> <td>1.00% gross*/ AER**</td> <td>1.15% gross*/ AER**</td> <td>1.30% gross*/ AER**</td> </tr> </tbody> </table> <p>Interest is calculated daily and paid annually and on maturity, or paid monthly to your chosen interest payment account.</p>			Term	1 year	2 year	3 year	Rate	1.00% gross*/ AER**	1.15% gross*/ AER**	1.30% gross*/ AER**
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Can Triodos Bank change the interest rate?	<p>No – the interest rate is fixed when the account is opened and we have received your full opening deposit.</p> <p>Rates may change between the time the application is made and the time the account is opened and full opening deposit received.</p>										
What would the estimated balance be on maturity based on a £1,000 deposit?	<table border="1"> <thead> <tr> <th>Term</th> <th>1 year</th> <th>2 year</th> <th>3 year</th> </tr> </thead> <tbody> <tr> <td>Balance</td> <td><b>£1,010.00</b></td> <td><b>£1,023.13</b></td> <td><b>£1,039.51</b></td> </tr> </tbody> </table> <p>This estimate is based on £1,000 being deposited at account opening, no further deposits or withdrawals being made and interest being added to the account annually and at maturity. This projection is for illustrative purposes only and does not take into account your personal circumstances.</p>			Term	1 year	2 year	3 year	Balance	<b>£1,010.00</b>	<b>£1,023.13</b>	<b>£1,039.51</b>
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How do I open and manage my account?	<ul style="list-style-type: none"> <li>• Account holders must be aged 16 or over.</li> <li>• To open an account the account holders must be UK residents.</li> <li>• The account can only be opened online.</li> <li>• The account can be opened in sole or joint names.</li> <li>• The minimum opening deposit is £500.</li> <li>• The opening deposit must be made by electronic transfer from a nominated account or from an existing Triodos UK account.</li> <li>• No further deposits are allowed after the full opening deposit is received.</li> <li>• The maximum balance is £1,000,000.</li> <li>• The account can be viewed online.</li> </ul>										
Can I withdraw my money?	<b>No early closure or withdrawals are allowed.</b>										
Additional information	<p>A minimum of 30 calendar days before the fixed maturity date we will contact you to inform you of your options. At maturity the Account will automatically be changed to a 33 days' notice Triodos Saver, unless you advise us to do something differently.</p> <p>* The gross rate is the rate payable without any tax taken off. Credit interest on all our accounts is paid gross. You may need to pay tax to HM Revenue &amp; Customs if the total interest you earn is greater than your Personal Savings Allowance. Visit <a href="http://www.gov.uk/hmrc/savingsallowance">www.gov.uk/hmrc/savingsallowance</a> for more details.</p> <p>**AER shows what the interest rate would be if interest was paid and compounded once each year.</p>										

Please ensure you also read the Terms and Conditions for our personal savings accounts..