

Triodos Regular Saver Summary Box

Account name	Triodos Regular Saver											
What is the interest rate?	<table border="1"> <thead> <tr> <th>Balance</th> <th>£25+</th> <th>£2,500+</th> </tr> </thead> <tbody> <tr> <td>33 days' notice</td> <td>0.15% gross*/AER**</td> <td>0.15% gross*/AER**</td> </tr> <tr> <td>90 days' notice</td> <td>0.15% gross*/AER**</td> <td>0.15% gross*/AER**</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Interest rate will reduce by 1.50% gross* (1.51% AER**) if more than 2 withdrawals are made in a year. The interest rate will not fall below 0%. Interest is calculated daily and paid six monthly on balances of £25 and over. 			Balance	£25+	£2,500+	33 days' notice	0.15% gross*/AER**	0.15% gross*/AER**	90 days' notice	0.15% gross*/AER**	0.15% gross*/AER**
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Can Triodos Bank change the interest rate?	<p>Yes – the interest rate is variable and can therefore change at any time. Please refer to section 14.3 of our Terms and Conditions for personal savings accounts.</p> <p>At least 14 days' notice in writing will be given of any reduction to the interest rate on this account.</p>											
What would the estimated balance be after 12 months based on a £25 or £250 monthly deposit?	<table border="1"> <thead> <tr> <th>Notice Period</th> <th>£25 a month saved</th> <th>£250 a month saved</th> </tr> </thead> <tbody> <tr> <td>33 days' notice</td> <td>£300.24</td> <td>£3,002.44</td> </tr> <tr> <td>90 days' notice</td> <td>£300.24</td> <td>£3,002.44</td> </tr> </tbody> </table> <p>These estimate are based on either £25 being deposited at account opening and every month thereafter for 12 months or £250 per month being deposited at account opening and every month thereafter for 12 months, no withdrawals being made and interest being added to the account six monthly.</p> <p>These projections are for illustrative purposes only and do not take into account your personal circumstances.</p>			Notice Period	£25 a month saved	£250 a month saved	33 days' notice	£300.24	£3,002.44	90 days' notice	£300.24	£3,002.44
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How do I open and manage my account?	<ul style="list-style-type: none"> Account holders must be aged 16 or over. To open an account the account holders must be UK residents. The account can be opened online or by post. The account can be opened in sole or joint names. The minimum opening deposit is £25 and a minimum of £25 per month must be deposited every month. If the account is opened online the opening deposit must be made by transfer from a nominated account or another Triodos account. If the account is opened by post the opening deposit must be made by cheque from an account in the same name held with a UK bank. Once the opening deposit is made, funds can be paid in from any account. There is no maximum balance. The account can be managed online or by post. 											
Can I withdraw my money?	<ul style="list-style-type: none"> Yes, withdrawals can be made subject to the relevant notice period applicable to the account. There is a choice of notice periods available to choose from at account opening: 33 days' or 90 days' notice. No more than two withdrawals per calendar year can be made from the account, or the interest on the account will be reduced by 1.50% gross (1.51% AER) for that six month interest period. The interest rate will never fall below 0.00%. Withdrawals can be made online to a nominated account or by post. Closure is allowed at any time. 											
Additional information	<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 & Customs if the total interest you earn is greater than your Personal Savings Allowance. Visit www.gov.uk/hmrc/savingsallowance for more details.</p> <p>** AER shows what the interest rate would be if interest was paid and compounded once each year.</p>											