

Triodos Bank.  
This is our  
business  
banking lending tariff.

# Business banking lending tariff

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Triodos Bank charge for services associated with borrowing. We do this to cover our administration costs. Outlined below are the types of transactions we charge for, along with either how much you can expect to pay or where you can find this information. These charges will apply, unless they have otherwise been individually agreed with you.

In addition, we may pass on any charges raised in carrying out more specialist transactions.

These can include charges from other banks or solicitors involved.

This tariff is also available on our website and will be sent to you whenever changes are made or on your request.

We will give you 30 calendar days' advance notice of changes to these charges.

VAT will be charged where applicable.

## Fees and charges

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<b>Professional fees associated with security</b> Fees, charges and expenses, such as: <ul style="list-style-type: none"><li>• solicitors fees or other legal fees, or expenses in connection with enquiries we may have to make about the security;</li><li>• fees payable to register the security, where applicable; and</li><li>• property valuation fees, where applicable</li></ul> Taking security can be a complex operation and charges may vary dependent on individual circumstances. We will be pleased to provide an estimate of the fees and expenses which may be payable	Variable
<b>Release of security</b> A fee that may be charged for work undertaken in releasing security	£100 per title minimum
<b>Arrangement</b> A fee that may be charged and deducted on drawdown of a loan or when an overdraft is made available	Refer to your facility agreement
<b>Letter of variation</b> A fee that may be charged if you vary the terms of a loan or overdraft	£50 minimum
<b>Letter of credit</b> A fee that may be charged on issuance of a letter of credit, and annually thereafter	0.75% – 1.5% of the value of the letter of credit, unless stated otherwise in your facility agreement
<b>Non-utilisation fees</b> A fee that may be charged on the committed but undrawn portion of a loan	Refer to your facility agreement

<p><b>Commitment</b></p> <p>A non-refundable fee that may be payable when the facility agreement is signed and returned to us</p>	Refer to your facility agreement
<p><b>Annual monitoring</b></p> <p>A fee that may be charged where a loan requires intensive management, or monitoring</p>	Refer to your facility agreement
<p><b>Early repayment</b></p> <p>The Early Repayment Fee may include two components:</p> <ul style="list-style-type: none"> <li>• a Prepayment Fee (normally equal to a number of months' interest)</li> <li>• a Break Cost in the event of early termination of a fixed rate loan</li> </ul> <p>The Break Cost is not a penalty or a fee, and we do not profit from charging it. It is simply an adjustment to recoup our loss resulting from an organisation breaking their fixed rate agreement. The Break Cost calculation is designed to be a fair and transparent reflection of the income foregone by the Bank upon early repayment, in full or in part, of a fixed rate loan</p>	Refer to your facility agreement for the basis of this calculation
<p><b>Consent</b></p> <p>A fee that may be charged for the work undertaken by the Bank in order to issue its formal consent to variations or amendments to its security, as requested by you</p>	£150 minimum
<p><b>Letter of waiver</b></p> <p>A fee that may be charged for the work undertaken by the Bank in reviewing your proposals to waive existing conditions or covenants in a loan or overdraft</p>	£50
<p><b>Unauthorised interest rate – Overdrafts</b></p> <p>Charged on unauthorised overdrafts and on balances over and above an agreed overdraft limit</p>	20% over base rate
<p><b>Unauthorised interest rate - Loan Accounts</b></p> <p>Charged on overdue loan repayments, once any repayment exceeds 90 days overdue</p>	2% over agreed rate of interest or Minimum Lending Rate (whichever is the prevailing) as detailed in your facility agreement
<p><b>Special Management Charges</b></p> <p>We reserve the right to make charges for management time spent in pursuing any amounts that are not paid when they fall due</p>	£50 per hour
<p><b>Special Management Professional fees</b></p> <p>Legal and disbursement costs incurred during debt management phases including re-valuation fees, Insolvency Practitioner fees, Accountants' fees and any other fees which we may incur</p>	Variable - specific to the professional fee incurred in each individual case
<p><b>Late Payment Charge</b></p> <p>Applicable for customers whose loan has reached the 90 days overdue stage. This is charged on the first business day after the due date of the payment and is collected each time a payment is missed</p>	£25

<b>Banker's reference</b> at your request (also known as a status enquiry)	£10
<b>Internet Digipass</b> (per user)	Free
<b>CHAPS Payments</b> Same day electronic funds transfer within the UK	£20
<b>Duplicate statements</b> from a previous statement period, at your request	£5 per statement
<b>Auditor's request for bank report</b>	£20

Freephone: 0800 328 2181  
 contact@triodos.co.uk  
 www.triodos.co.uk

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

Triodos Bank NV (incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012). Authorised by the Dutch Central Bank and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Registered office: Triodos Bank, Deanery Road, Bristol BS1 5AS. VAT reg no 793493383.

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