Triodos Bank.
Business banking lending tariff

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.
We'll add VAT or equivalent local taxes to charges where applicable.

Fees and charges associated with arranging a facility

Commitment A non-refundable fee payable when the Heads of Terms are signed and returned to us	Refer to your Heads of Terms or facility agreement
Arrangement A fee charged and deducted on drawdown of a loan or when an overdraft is made available	Refer to your facility agreement
Non-utilisation fees A fee charged on the committed but undrawn portion of a loan	Refer to your facility agreement
Deed of Priority	£150 minimum
Guarantee	£150 minimum
Bond & Floating Charge or Debenture	£180
Agricultural Charge	£200

Fees and charges associated with security

Professional fees associated with security The borrower is responsible for all professional fees, charges and expenses associated with taking security. These may include: • solicitors' fees and other legal costs relating to the Facility Agreement and the Bank's security; • legal disbursements and, where applicable, fees to register the security; • property valuation fees and any specialist reports required by the Bank Estimates of these costs will be provided and agreed with the borrower before any work is instructed. Charges may vary depending on the nature of the security and the specific circumstances	Variable
Charge over Property For facilities up to £500,000	£775 per title to be charged
Charge over Property For facilities over £500,000	£1,100 per title to be charged

Fees and charges associated with the management of a facility

Release of security A fee charged for work undertaken in releasing security	£100 per title minimum
Letter of variation A fee charged if you vary the terms of a loan or overdraft	£50 minimum
Letter of credit A fee 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
Breach fee Chargeable every time any covenant within your loan agreement with us is breached without prior notice, regardless of whether we subsequently agree to waive our rights under that covenant	£75
Waiver Fee Chargeable every time you notify us of a breach to any covenant within your loan agreement, and we agree to waive our rights under that covenant	£50
Annual monitoring A fee charged where a loan requires intensive management, or monitoring	Refer to your facility agreement
Consent A fee 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	£150 minimum
Early repayment The Early Repayment Fee may include two components: • a Prepayment Fee (normally equal to a number of months' interest) • a Break Cost in the event of early termination of a fixed rate loan 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	Refer to your facility agreement for the basis of this calculation

Unauthorised, unpaid, overdue and special management fees and charges

Unauthorised interest rate – Overdrafts Charged on unauthorised overdrafts and on balances over and above an agreed overdraft limit	20% over base rate
Unauthorised interest rate - Loan Accounts Charged on overdue loan repayments, once any repayment exceeds 90 days overdue	2% over agreed rate of interest or Minimum Lending Rate (whichever is the prevailing) as detailed in your facility agreement
Late payment This is charged on the first business day after the due date of the payment and is collected each time a payment is missed	£25
Special Management Charges We reserve the right to make charges for management time spent in pursuing any amounts that are not paid when they fall due	£75 per hour
Special Management Professional fees 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	Variable - specific to the professional fee incurred in each individual case

Other charges and fees

Internet Digipass (per user)	Free
CHAPS Payments Same day electronic funds transfer within the UK	£20
Banker's reference at your request (also known as a status enquiry)	£10
Auditor's request for bank report	£20 excluding VAT

Large print, braille and audio versions available on request.

Telephone: 0330 355 0355 (if calling from the UK) or +44 (0)117 973 9339 (if calling from abroad)
www.triodos.co.uk

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

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