

Triodos Bank.  
This is our  
business  
banking lending tariff.



# 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.

VAT will be charged where applicable.

## Fees and charges associated with arranging a facility

---

<b>Commitment</b> 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
<b>Arrangement</b> A fee charged and deducted on drawdown of a loan or when an overdraft is made available	Refer to your facility agreement
<b>Non-utilisation fees</b> A fee charged on the committed but undrawn portion of a loan	Refer to your facility agreement
<b>Deed of Priority</b>	£150 minimum
<b>Guarantee</b>	£150 minimum
<b>Bond &amp; Floating Charge, Debenture or Agricultural Charge</b>	£180

## Fees and charges associated with security

---

<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>Charge over Property</b> For facilities up to £500,000	£775 per title to be charged
<b>Charge over Property</b> For facilities over £500,000	£1,100 per title to be charged

# Fees and charges associated with the management of a facility

---

<b>Release of security</b> A fee charged for work undertaken in releasing security	£100 per title minimum
<b>Letter of variation</b> A fee charged if you vary the terms of a loan or overdraft	£50 minimum
<b>Letter of credit</b> 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
<b>Breach fee</b> 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
<b>Waiver Fee</b> 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
<b>Annual monitoring</b> A fee charged where a loan requires intensive management, or monitoring	Refer to your facility agreement
<b>Consent</b> 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
<b>Early repayment</b> The Early Repayment Fee may include two components: <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> 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 charge

---

<b>Unauthorised interest rate – Overdrafts</b> Charged on unauthorised overdrafts and on balances over and above an agreed overdraft limit	20% over base rate
<b>Unauthorised interest rate - Loan Accounts</b> 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
<b>Return fees</b> Applicable for items returned unpaid	£5
<b>Late payment</b> 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
<b>Special Management Charges</b> 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
<b>Special Management Professional fees</b> 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

---

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



Telephone: 0330 355 0355  
[www.triodos.co.uk](http://www.triodos.co.uk)

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

Triodos Bank UK Ltd. Registered Office:  
Deanery Road, Bristol, BS1 5AS. Registered in England and Wales No. 11379025. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 817008.

Triodos Bank UK Ltd adheres to the Standards of Lending Practice, which is monitored and enforced by The Lending Standards Board. Further details can be found at [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

©Triodos Bank UK Ltd 2021



Printed on 100% recycled paper