



How to
operate
your
account

Triodos  Bank

Thank you for choosing Triodos Bank.

Opening a personal account with us means that together we can make your savings do more to bring about positive change in the world. Your money is lent to projects, ventures and enterprises that have a positive impact on people's lives – culturally, socially and environmentally.

You can read about these in our free magazine The Colour of Money and at colour-of-money.co.uk

Meanwhile, we've put together this guide to help you manage your account. Keep it handy, but if you lose it or have questions just call us on **0330 355 0355** or email **contact@triodos.co.uk**

<h1>Contents</h1>	Page
<h2>Account security</h2>	
Security word	6
Keeping your contact details up to date	6
Internet banking security	6
Signature reply form	6
Notice period	6
Nominated account	7
<h2>Making payments</h2>	
Faster payments	10
Paying into your Triodos Bank account	10
Your opening deposit payment	10
Paying in cheques	11
Setting up a Standing Order to pay into your account	11
Making internal transfer payments between your Triodos Bank accounts	12
Making payments out of your Triodos Bank account	12
<h2>Internet Banking</h2>	
Resetting your Internet Banking login details	16
Finding your way around Internet Banking	16
<h2>Account changes</h2>	
Making changes by post and online	20
Changing your name	21
Requesting Internet Banking access	21
Closing your account	22
<h2>Further information</h2>	
Statements	26
Different ways you can get in touch	26

Account security

This section outlines some of the ways we protect your money, account and personal information. It also explains what you'll need to do to access your account.

Account security

As you'd expect from a bank, we take security very seriously. This section highlights what you can do and the features we've put in place to protect your money, account and personal information.

Security word

When you applied for your Triodos Bank account, you gave us a security word. Remember this word, as next time you call us by phone or need to reset your Internet Banking details, we'll ask you for it to check you're the account holder.

Keeping your contact details up to date

We'll only contact you using the details you've given us. If you move home, or change your email address or phone numbers, let us know as soon as possible. To change your contact details using Internet Banking, select Account Profile > Personal Settings.

Internet Banking security

Internet Banking is a simple and secure way to manage your account, but for added protection:

- **Keep your computer secure.** Keep up-to-date anti-virus and spyware software and a personal firewall. If you're using a public computer (for example, in an internet café), delete all personal details once you've finished.
- **Keep your username and passwords secret.** Never write your password or username down so others can understand or access it. And make sure no one sees your password or username when you use them.

You can read our full Internet Banking Security Notice at www.triodos.co.uk/ib-security

Signature Reply Form

If you applied for your account online, it's important you sign and return the Signature Reply Form we sent with your account opening letter.

Notice period

Your account may have a notice period for withdrawing funds.

Payments you make using Internet Banking will show as a 'pending transaction' until the payment is sent.

You can edit, modify or cancel your payment instruction at any time up to the date the payment is due to be processed.

To manage your payments in this way, go to Account Information and select Scheduled Payments.

Nominated account

If you've opened an account online or set up Internet Banking, you'll have provided a nominated UK sterling account already. This creates another important layer of ongoing security.

Your opening deposit must come from your nominated account.

All withdrawals will be sent to your nominated account only (or any of your Triodos Bank accounts, if it accepts additional deposits).

If you're the sole account holder you can have one UK sterling nominated account in your name. If you're a joint account holder, you can have up to three UK sterling nominated accounts – one account in joint names and two other sole accounts.

Jamie's Farm – Education



Jamie's Farm is a family-run project that supports the development of vulnerable young people by providing opportunities for achievement, wellbeing and sustainable change in an agricultural setting. The project works mainly with young people from challenging backgrounds who are at risk of social and school exclusion.

www.jamiesfarm.org.uk

Making payments

This section explains how to make payments into and from your account, including electronic payments, cheques and internal transfers, and how long these will take to be processed.

Making payments

Faster Payments

For the maximum amount that can be transferred using Faster Payments, and the timescales for payments being received, please see the FAQs on our website

Paying into your Triodos Bank account

We do not accept cash deposits.

You can make payments into your account via electronic transfer by giving your instruction to the bank that you wish to send the money from. Please note you are unable to do this by logging into your Triodos Bank account online.

To make standard UK payments into your account you'll need:

- your Triodos Bank account name:
e.g. Mrs A Jones
- your eight-digit account number:
e.g. 12345678
- your six-digit sort code: e.g. 16-58-10

Your opening deposit payment

If you applied online

You'll need to contact the bank where your nominated account is held and provide your new Triodos Bank account details, including your account number and account name. The account opening letter that we send by post to the address that you registered with us will confirm these details. You can also see them by logging into your Internet Banking.

You will need to transfer your opening deposit payment from your nominated account and you can only start using your account once we've received this payment.

If we receive an opening deposit payment from another account it will cause delays and we may need to return the payment.

We do not accept cheques for your opening deposit if you applied online.

If you applied by post

If you applied using a paper application form and have sent us a cheque, we will have already credited your opening deposit cheque to your account when we processed your application. You'll receive confirmation on your account opening statement. If you have Internet Banking you can log in and see the opening deposit and your account's current balance.

Paying in cheques

You can send cheques using our freepost address. Make cheques payable to your name and include a paying-in slip, detailing the account number you want to pay into.

We do not accept foreign cheques.

We do not accept cheques into Triodos Online Saver Plus accounts and will return any we receive.

Our freepost address is Royal Mail registered and simple to use. Just write it exactly as shown below on your envelope.

Freepost TRIODOS BANK

Setting up a Standing Order to pay into your account

If you want to make regular payments into your Triodos Bank account, you can set up a Standing Order from another bank.

Contact the bank you want to send the Standing Order from and follow their instructions.

You'll need to provide your Triodos Bank account details, the amount and frequency you want to make your Standing Order, and when to begin and end payments.

Think about any deposit restrictions on your Triodos Bank account before setting up a Standing Order. For example:

- Triodos Fixed Rate ISA, Triodos Stocks and Shares ISAs and Triodos Ethical Savings Bonds – these accounts do not accept Standing Orders.
- Triodos Cash ISA – total subscriptions for the year must not exceed the annual allowance.
- Triodos Fixed Regular Saver – only one deposit a month, not exceeding £500 a month.

Making internal transfer payments between your Triodos Bank accounts

You can make payments between most Triodos Bank accounts through Internet Banking. If both accounts are shown in Internet Banking, neither of them needs to be your nominated account. However, you cannot make payments:

- into a Bond Account, Fixed Rate ISA or Stocks and Shares ISA
- between ISA accounts

For postal accounts, you can make payments between your Triodos Bank accounts. Just write to us with details of the account you want to make your payment from and to, and we'll carry out your request depending on the notice period on your account.

Internal transfer payments are made after relevant notice periods have been served.

Making payments out of your Triodos Bank account

If you have Internet Banking with a nominated account set up, you can make payments to your nominated account(s) by logging into your Triodos account and selecting Account Management, then Make UK Payment(s) Out.

In all other cases, write to us with details of the payment you want to make. Please include the sort code, account number and account name of the account you want to pay into, as well as the payment amount and when you want to make the payment. Please sign and date your request. You can only do this if we have received your signature reply form.

We'll make payments depending on the notice period of your account and our Faster Payments timescales. Please see our FAQs for details.

Penny Brohn – Healthcare



Penny Brohn in Bristol provides support for people living with cancer, their families and supporters. Its comprehensive programme of lifestyle advice, self-help techniques and complementary therapies helps people deal with the physical and emotional aspects of living with cancer.

www.pennybrohncancercare.org

“We want to influence the development of the banking industry, not simply by talking about a sustainable financial future, but by actively delivering it.”

Peter Blom
CEO, Triodos Bank

Internet Banking

This section explains how to set up and use Internet Banking, so that you can manage your account online.

Internet Banking

Internet Banking is a convenient way to help you manage your account at any time. Here are some helpful tips.

Resetting your Internet Banking login details

If you need to reset your Internet Banking details, just follow these simple steps:

Resetting your username

You can request a username reminder, which we'll send to your registered email address. To do this, go to the login page at www.triodos.co.uk and select 'I have forgotten my username'.

You'll then be asked some security questions before you can proceed.

Resetting your password

You can request a new password, which we'll post to your registered address. To do this, go to the login page at www.triodos.co.uk and select 'I have forgotten my password'.

You'll then be asked some security questions before you can proceed. If you have moved address you will need to contact us for further help with resetting your password.

Finding your way around Internet Banking

When you log into Internet Banking, the menu will help you find what you need. Here is a brief description of the options:

Home

View your account(s) including account number, account type and your current balance.

Secure Messages

If you have a question, send us a secure message while you're logged in to Internet Banking.

Account Information

View the history of transactions and view or download statements.

Account Management

Make payments out of your account at any time to your nominated account(s), subject to account type and notice periods.

You can also view details of any ISA accounts you hold on the **ISA Declaration Management** page including any available replaceable amounts for flexible ISAs.

Account Profile

Make changes to some of your Personal Settings and Account Settings including:

- salutation (i.e. how we address you in letters and emails)
- your email address for mailings
- your email address linked to Internet Banking
- your telephone numbers
- your address
- personalise account name e.g. holiday savings account
- how you receive statements
- how we send mailings to you
- your Internet Banking username or password

Savings Bond and Fixed Rate ISA customers can also provide instructions for maturing funds 30 days before their bond or fixed rate ISA matures.

Impact Arts – Arts and culture



Impact Arts is a leading creative social enterprise, with bases in Glasgow, Edinburgh and Ayrshire. They use the arts to inspire and change lives of all ages.

www.impactarts.co.uk

Account changes

This section explains how to let us know of any changes to your account details, like changes to your address, phone number or name.

Account changes

For security reasons, it's important to keep your personal details up to date. If you need to change your details, let us know as soon as you can.

Making changes online

If your account has Internet Banking access you can change some of your personal details and account settings online. To do this, log in to Internet Banking and find the relevant section described below.

Making changes to	How to do this in Internet Banking
Postal address Email address Phone number	> select Account Profile > select Personal Settings change relevant information
Mailing preferences Statement frequency	> select Account Profile > select Account Settings change relevant information

Making changes by post

If you do not have access to Internet Banking, please write to us with any changes to your personal details or account settings. Please remember to sign and date your letter.

For written requests, if we don't have a copy of your original signature on file, we will need further information and documentation from you which may cause delays. More information on this is available in the Account Security section of this guide.

Changing your name

To let us know that your name has changed you will need to write to us with details of your old signature and name and your new signature and name, along with an original or certified copy of one of the following: a marriage certificate / divorce decree / Change of Name Deed Poll (or other relevant document showing your new name).

The person undertaking the certification should be a professional person covered by money laundering regulations. For example, a person working in financial services, law or accountancy. The certifier must confirm they have seen the original, sign and date the copy, and also provide their name, professional position, work address and work telephone number. They may be contacted for verification.

Requesting access to Internet Banking

To get Internet Banking for your account, complete the relevant Internet Banking application form and return to us. The form can be found on our website via Contact, FAQs & Help, in the Helpful Documents section.

Closing your account

If you want to close your account, here's how:

- If you manage your account online, log into Internet Banking and send us a secure message asking to close your account. We'll send the closing balance to your nominated account.
- If you manage your account by post, write to us asking to close your account. Please include the closing account's eight-digit account number, and then the account number, sort code and account name of where you want your closing balance sent. If we don't have a copy of your signature on file, we'll need further information and documentation from you which may cause delays.

We carry out any closure requests as per any notice period on the account.

We allow closure or full transfer out of a fixed rate ISA subject to a charge equivalent to either 180 or 270 days' interest (for 2 or 3 year fixed rate ISAs). We deduct this from the account balance, so you may get back less than the original deposit.

Neal's Yard Remedies – Retail



Neal's Yard Remedies is a multi-award-winning organic health and beauty company. With the help of Triodos Bank, Neal's Yard Remedies has grown substantially and is now one of the UK's leading organic brands offering the largest selection of organic, natural and chemical-free beauty products in the UK.

www.nealsyardremedies.com

We publish details
of every organisation
we lend to, so you know
exactly where your money goes.

Visit [knowwheremyourmoneygoes.co.uk](https://www.knowwheremyourmoneygoes.co.uk)
to see the good work your money
is doing.

Further information

This section includes information on the different ways to get in touch. It also explains how we'll send you account statements.

Further information

Statements

Online statements in Internet Banking

For accounts managed online, we'll email you when your statement is available to view. We create statements for Fixed Rate ISAs and Savings Bonds in January each year. For all other accounts, we create statements in January and July each year.

Once created, you can download, print and save your statement(s) any time.

You can change how often we create statements in Internet Banking. If you choose to have statements more often we won't email you every time we create one.

Paper statements

If you manage your account by post, you'll receive paper statements. We post statements for Fixed Rate ISAs and Savings Bonds in January each year. For all other accounts, we post statements in January and July each year. Paper statements are not available for online-only accounts.

Different ways you can get in touch

You can call us from 10am to 5pm Mondays and from 9am to 5pm Tuesday to Friday. We're closed weekends and Bank Holidays.

Secure message

Just select Secure Messages from the menu when you're logged into Internet Banking.

Phone

Call us on **0330 355 0355** or **0117 973 9339**. We may record calls for training and monitoring purposes. Outside opening hours you can request a call back using our automated system at any time, and we'll aim to call you back at the time requested or as close to it as possible during opening hours.

Email

You can email **contact@tridos.co.uk** from your registered email address. Please note, we cannot correspond with you using a non-registered address.

Writing

Our freepost address is Royal Mail registered and simple to use. Just write it exactly as shown below on your envelope.

Freepost TRIODOS BANK

Questions and feedback

If you have any further questions, or any feedback on how we can improve this guide, we'd love to hear your thoughts. Please contact us to let us know.

0330 355 0355

contact@triodos.co.uk

www.triodos.co.uk

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



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