

Triodos Bank.
These are our
interest rates for
personal accounts.
(including discontinued
accounts).

Interest rates for personal savings accounts

Triodos Bank interest rates are 'gross rates', and 'Annual Equivalent Rates' (AER). The gross rate is the contractual rate before any tax is taken off. AER shows what the interest rate would be if interest was paid and compounded once each year. Tax free is the rate of interest payable where the interest is exempt from income tax. The favourable tax treatment for ISAs could change.

Interest rates are variable unless otherwise stated.

We may change the interest rates on your account with us. Please see our Terms and Conditions for our personal savings accounts for more information.

Interest is calculated daily, and paid six-monthly on 1 January and 1 July on all accounts except where otherwise stated.

For more details on these accounts, and their terms and conditions, visit our website at www.triodos.co.uk, or call on 0330 355 0355.

Rates effective from 17 August 2023 except where otherwise stated.

Figures in bold represent Gross /tax free.

The bottom figures are Annual Equivalent Rates (AER)

Everyday Savings

Triodos

Online Saver Plus

	Gross AER
Balance	£1+
Instant Access	3.45% 3.45%
Excess withdrawal rate	0.10% 0.10%

This is an instant access account, no notice is required.
Interest is paid annually on 1 January.

There is no limit on withdrawals, but there is a limited number of three penalty-free withdrawals that can be made in any 12 month period, calculated from the date the account is opened.

Excess withdrawal rate will apply on the balance in a calendar month where a withdrawal is made which exceeds the free annual withdrawal limit.

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Online Saver

	Gross AER
Balance	£1+
Instant Access	3.05% 3.09%

Interest is paid on the first day of every month.

Cash ISAs

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Online Cash ISA

	Tax free AER
Balance	£10+
Interest rate	3.45% 3.48%

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Fixed Rate ISA

	Tax free AER
Balance	£10+
Term of account	
Two year	4.00% 4.00%

Rates applicable to accounts opened from 15 February 2024

Interest rate is fixed for the term of your fixed rate ISA. Interest is paid annually in January and on maturity. Withdrawals are not allowed.

Early closure or full transfer out permitted subject to a charge equivalent to: 2 year term – 180 days' interest, 3 year term – 270 days' interest. The charge will be taken from the account balance, so you may get back less than originally deposited.

Children's Savings

We are not currently accepting new applications for our children's savings accounts.

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Ethical Junior Cash ISA

	Tax free AER
Balance	£1+
	3.95% 3.99%

No withdrawals are allowed until the child is 18. Only the child can access the money at 18.

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Right Start Saver

	Gross AER
Balance	£1+
Instant Access	3.60% 3.60%

Interest is credited annually on 1 January.
This is an instant access account, no notice is required.

Savings Bonds

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Ethical Savings Bond

	Gross AER
Balance	£500+
Term of account	
One year	4.25% 4.25%
Two year	4.00% 4.00%

Rates applicable to accounts opened from 15 February 2024

Interest rate is fixed for the term of your savings bond. Interest is paid annually and on maturity, or paid monthly to your chosen interest payment account.

Discontinued accounts

Discontinued accounts are still active accounts contributing to positive social and environmental change. We are however no longer offering these accounts to new customers as part of an effort to simplify our savings account range. Interest is paid or credited six-monthly (on 1 January and 1 July) on all accounts except where otherwise stated.

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Personal Savings Account 2 (1 Day Account)

	Gross AER	Gross AER	Gross AER	Gross AER	Gross AER
Balance	£500+	£2,500+	£5,000+	£25,000+	£100,000+
1 day's notice	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%

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Special Rate Saver

	Gross AER
Balance	£500+
33 days' notice	2.95% 2.99%

Triodos Charity Saver

	Gross AER
Balance	£100+
33 days' notice	2.95% 2.97%

You can choose to donate a percentage of your interest to a charity of your choice. And we'll also donate the equivalent of 0.25% of the average annual balance of your account to your selected charity*, helping them even more with their important work.

*Except: Quaker Housing Trust and Triratna Preceptors' College Trust (formerly known as Friends of the Western Buddhist Order). Any donation we make to the Somerset and Dorset Wildlife Trusts is split equally between the two trusts.

Amnesty Saver (Amnesty International)

Dana Account (Triratna Preceptors' College Trust, formerly known as Friends of the Western Buddhist Order)

Earth Saver (Friends of the Earth)

Fairtrade Saver (Fairtrade Foundation)

Just Housing Account (Housing Justice)

Medical Foundation Saver (Freedom from Torture)

Organic Saver (Soil Association)

Quaker Social Housing Account (Quaker Housing Trust)

Somerset and Dorset Wildlife Trusts Saver (Somerset and Dorset Wildlife Trusts)

Global Justice Now Saver (Global Justice Now) formerly WDM Saver (World Development Movement)

Triodos Fixed Rate ISA

Two Year	Rates effective from 27 Oct 2022	Rates effective from 24 Jan 2023	Rates effective from 1 March 2023	Rates effective from 1 June 2023	Rates effective from 13 July 2023
	Tax free AER	Tax free AER	Tax free AER	Tax free AER	Tax free AER
Balance	£10+	£10+	£10+	£10+	£10+
Credit interest rate	2.60% 2.60%	3.25% 3.25%	3.70% 3.70%	3.90% 3.90%	4.50% 4.50%

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Fixed Rate ISA cont...

Three Year	Rates	Rates
	effective from 27 October 2022	effective from 24 Jan 2023
	Tax free AER	Tax free AER
Balance	£10+	£10+
Credit interest rate	2.80% 2.80%	3.50% 3.50%

Interest rate is fixed for the term of your fixed rate ISA.

Interest rate is paid annually in January and on maturity.

Withdrawals are not allowed.

Early closure or full transfer out permitted subject to a charge equivalent to:

2 year term – 180 days interest

3 year term – 270 days interest

The charge will be taken from the account balance, so you may get back less than originally deposited.

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Cash ISA

	Tax free AER
Balance	£10+
Interest rate	2.95% 2.97%

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Ethical Savings Bond

Term of account	Rates	Rates	Rates	Rates	Rates	Rates
	effective from 21 Jul 2022	effective from 1 Sept 2022	effective from 27 Oct 2022	effective from 24 Jan 2023	effective from 1 March 2023	effective from 1 June 2023
One Year	Gross AER	Gross AER	Gross AER	Gross AER	Gross AER	Gross AER
Balance	£500+	£500+	£500+	£500+	£500+	£500+
Credit interest rate	1.20% 1.20%	1.50% 1.50%	2.45% 2.45%	3.05% 3.05%	3.50% 3.50%	3.80% 3.80%

Term of account	Rates	Rates	Rates	Rates	Rates
	effective from 27 Oct 2022	effective from 24 Jan 2023	effective from 1 March 2023	effective from 1 June 2023	effective from 13 July 2023
Two Year	Gross AER	Gross AER	Gross AER	Gross AER	Gross AER
Balance	£500+	£500+	£500+	£500+	£500+
Credit interest rate	2.60% 2.60%	3.25% 3.25%	3.70% 3.70%	3.90% 3.90%	4.50% 4.50%

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Ethical Savings Bond cont...

Term of account	Rates effective from 27 Oct 2022	Rates effective from 24 Jan 2023
Three Year	Gross AER	Gross AER
Balance	£500+	£500+
Credit interest rate	2.80% 2.80%	3.50% 3.50%

*Only available to existing customers reinvesting funds from a maturing bond on the date of maturity.

Interest rate is fixed for the term of your savings bond. Interest is paid annually and on maturity, or paid monthly to your chosen interest payment account.

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Saver

	Gross AER
Balance	£500+
33 days' notice	2.95% 2.99%
90 days' notice	2.95% 2.99%
1 year's notice	2.95% 2.99%

Interest is paid on the first day of every month.

Large print, braille and audio versions available on request

Telephone: 0330 355 0355
www.triodos.co.uk

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

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