

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 we state otherwise.

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 twice a year 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 8th July 2026 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	2.20% 2.20%
Excess withdrawal rate	1.00% 1.00%

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

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

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

Triodos Online saver

	Gross AER
Balance	£1+
Instant Access	1.80% 1.81%

Interest is paid on the first day of every month.

Triodos Online Cash ISA

	Gross AER
Balance	£10+
Instant Access	2.35% 2.36%

Triodos Fixed Rate ISA

	Tax free AER
Balance	£10+
Terms of account	Two year
Instant Access	3.94% 3.94%

Rates applicable to accounts opened from 25 March 2026

The 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

Childrens savings

Triodos Ethical Junior Cash ISA

	Tax free AER
Balance	£1+
	3.50% 3.53%

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

Triodos Good Start Saver

	Gross AER
Balance	£10+
Instant Access	2.40% 2.40%

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

Savings Bonds

Triodos Ethical Savings Bond

	Gross AER
Balance	£500
Term of account	One year
One year	3.60% 3.60%

Rates applicable to accounts opened from 18 March 2026

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.

Triodos Charity Saver

	Gross AER
Balance	£1+
Instant Access	1.70% 1.70%

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 15 Feb 2024	Rates effective from 24 Sep 2024	Rates effective from 24 Mar 2025	Tax free effective from 20 Jan 2026	Tax free effective from 18 March 2026
	Tax free AER	Tax free AER	Tax free AER	Tax free AER	Tax free AER
Balance	£10+	£10+	£10+	£10+	£10+
Credit interest rate	4.00% 4.00%	3.75% 3.75%	3.65% 3.65%	3.35% 3.35%	3.45% 3.45%

Three Year	Tax free effective from 24 Jan 2023
	Tax free AER
Balance	£10+
Credit interest rate	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.

Triodos Cash ISA

	Gross AER
Balance	£10+
Interest rate	1.70% 1.71%

Triodos Ethical Savings Bond

Term of account	Rates effective from 24 Mar 2025	Rates effective from 20 Jan 2026
One Year	Gross AER	Gross AER
Balance	£500+	£500+
Credit interest rate	3.80% 3.80%	3.50% 3.50%

Rates applicable to accounts opened from 20 January 2026

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Ethical Savings Bond cont...

Term of account	Rates effective from 15 Feb 2024	Rates effective from 24 Sep 2024
Two Year	Gross AER	Gross AER
Balance	£500+	£500+
Credit interest rate	4.00% 4.00%	3.75% 3.75%

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	£1+
Instant Access	1.70% 1.71%

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	2.40% 2.40%

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

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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