

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

# Interest rates for personal savings accounts

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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.

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](http://www.triodos.co.uk), or call free on 0330 355 0355.

**Rates effective from 3 September 2018 except where otherwise stated.**

Figures in bold represent Annual Equivalent Rates (AER).

The bottom figures are Gross.

# Savers

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## Triodos

### Online Saver Plus

	<b>AER</b> Gross
<b>Balance</b>	<b>£1+</b>
Easy Access	<b>1.00%</b> 1.00%
Excess withdrawal rate	<b>0.10%</b> 0.10%

This is an easy 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.

## Triodos

### Online Saver

	AER Gross
<b>Balance</b>	<b>£1+</b>
Easy Access	<b>0.40%</b> 0.40%

Interest is paid on the first day of every month.

## Triodos

### Saver

	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross
<b>Balance</b>	<b>£500+</b>	<b>£2,500+</b>	<b>£5,000+</b>	<b>£25,000+</b>	<b>£100,000+</b>
33 days' notice	<b>0.10%</b> 0.10%	<b>0.10%</b> 0.10%	<b>0.15%</b> 0.15%	<b>0.20%</b> 0.20%	<b>0.20%</b> 0.20%
90 days' notice	<b>0.10%</b> 0.10%	<b>0.10%</b> 0.10%	<b>0.15%</b> 0.15%	<b>0.20%</b> 0.20%	<b>0.20%</b> 0.20%
1 year's notice	<b>0.10%</b> 0.10%	<b>0.15%</b> 0.15%	<b>0.15%</b> 0.15%	<b>0.20%</b> 0.20%	<b>0.20%</b> 0.20%

Interest is paid on the first day of every month.

# Cash ISAs

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## Triodos

### Online Cash ISA

	<b>AER</b> Gross
<b>Balance</b>	<b>£10+</b>
Credit interest rate	<b>1.15%</b> 1.15%

## Triodos

### Cash ISA

	<b>AER</b> Gross
<b>Balance</b>	<b>£10+</b>
Interest rate	<b>0.65%</b> 0.65%

## Triodos

### Fixed Rate ISA

Term of account	Accounts opened before 27 Oct 2016	Accounts opened before 22 Jan 2018
<b>Two Year</b>	<b>Rates</b> effective from 17 Aug 2016	<b>Rates</b> effective from 27 Oct 2016
	<b>AER</b> Gross	<b>AER</b> Gross
<b>Balance</b>	<b>£10+</b>	<b>£10+</b>
Credit interest rate	<b>1.00%</b> 1.00%	<b>0.90%</b> 0.90%

## Triodos

### Fixed Rate ISA continued...

Term of account	Accounts opened before 26 Feb 2018	Accounts opened before 6 Jun 2018	Accounts opened from 6 Jun 2018
Two Year	Rates effective from 22 Jan 2018	Rates effective from 26 Feb 2018	Rates effective from 6 Jun 2018
	AER Gross	AER Gross	AER Gross
Balance	£10+	£10+	£10+
Credit interest rate	1.10% 1.10%	1.40% 1.40%	1.15% 1.15%

Term of account	Accounts opened before 26 Feb 2016	Accounts opened before 26 Apr 2016	Accounts opened before 7 Jun 2016	Accounts opened before 26 Jul 2016
Three Year	Rates effective from 25 Mar 2015	Rates effective from 26 Feb 2016	Rates effective from 26 Apr 2016	Rates effective from 7 Jun 2016
	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£10+	£10+	£10+	£10+
Credit interest rate	1.80% 1.80%	1.60% 1.60%	1.50% 1.50%	1.40% 1.40%

Term of account	Accounts opened before 17 Aug 2016	Accounts opened before 27 Oct 2016	Accounts opened before 22 Jan 2018	Accounts opened before 26 Feb 2018
Three Year	Rates effective from 26 Jul 2016	Rates effective from 17 Aug 2016	Rates effective from 27 Oct 2016	Rates effective from 22 Jan 2018
	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£10+	£10+	£10+	£10+
Credit interest rate	1.30% 1.30%	1.20% 1.20%	1.00% 1.00%	1.20% 1.20%

Term of account	Accounts opened before 6 Jun 2018	Accounts opened from 6 Jun 2018
Three Year	Rates effective from 26 Feb 2018	Rates effective from 6 Jun 2018
	AER Gross	AER Gross
Balance	£10+	£10+
Credit interest rate	1.50% 1.50%	1.30% 1.30%

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.

# Regular Savers

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## Triodos

### Fixed Regular Saver

	<b>AER</b> Gross
<b>Balance</b>	<b>£25+</b>
33 days' notice	<b>1.76%</b> 1.75%

#### Rates effective from 24 June 2009

One payment only per month, minimum of £25 and maximum £500, must be deposited in consecutive monthly payments and no more than two withdrawals per calendar year can be made from the account. If these rules are breached on more than one occasion the account will be changed to a Triodos Saver.

The interest rate is fixed for one year from account opening. After this period the account will be changed to a Triodos Regular Saver and that interest rate will apply.

## Triodos

### Regular Saver

	<b>AER</b> Gross	<b>AER</b> Gross
<b>Balance</b>	<b>£25+</b>	<b>£25,000+</b>
33 days' notice	<b>0.15%</b> 0.15%	<b>0.15%</b> 0.15%
90 days' notice	<b>0.15%</b> 0.15%	<b>0.15%</b> 0.15%

A minimum of £25 per month must be deposited in consecutive monthly payments and no more than two withdrawals per calendar year can be made from the account, or the interest on the account is reduced by 1.50% gross (1.51% AER). The interest rate will never fall below 0.00%.



# Children's Savings

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## Triodos

### Ethical Junior Cash ISA

	AER Gross
<b>Balance</b>	<b>£1+</b>
	<b>2.26%</b> 2.25%

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

## Triodos

### Right Start Saver

	AER Gross
<b>Balance</b>	<b>£1+</b>
Easy Access	<b>1.05%</b> 1.05%

Interest is credited annually on 1 January.

This is an easy access account, no notice is required.

# Savings Bonds

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## Triodos

### Ethical Savings Bonds

Term of account	Rates effective from 27 Oct 2016	Rates effective from 22 Jan 2018
One Year	AER Gross	AER Gross
Balance	£500+	£500+
Credit interest rate	0.80% 0.80%	1.00% 1.00%

Term of account	Rates effective from 17 Aug 2016	Rates effective from 27 Oct 2016	Rates effective from 22 Jan 2018	Rates effective from 6 Jun 2018
Two Year	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£500+	£500+	£500+
Credit interest rate	1.00% 1.00%	0.90% 0.90%	1.10% 1.10%	1.15% 1.15%

Term of account	Rates effective from 25 Mar 2015	Rates effective from 26 Feb 2016	Rates effective from 26 Apr 2016	Rates effective from 7 Jun 2016
Three Year	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£500+	£500+	£500+
Credit interest rate	1.80% 1.80%	1.60% 1.60%	1.50% 1.50%	1.40% 1.40%

Term of account	Rates effective from 26 Jul 2016	Rates effective from 17 Aug 2016	Rates effective from 27 Oct 2016	Rates effective from 1 Nov 2017
Three Year	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£500+	£500+	£500+
Credit interest rate	1.30% 1.30%	1.20% 1.20%	1.00% 1.00%	2.00%* 2.00%

## Triodos

### Ethical Savings Bonds continued

Term of account	Rates effective from 22 Jan 2018	Rates effective from 6 Jun 2018
Three Year	AER Gross	AER Gross
Balance	£500+	£500+
Credit interest rate	1.20% 1.20%	1.30% 1.30%

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

Term of account	Rates effective from 18 Mar 2013	Rates effective from 25 Mar 2015	Rates effective from 26 Feb 2016	Rates effective from 26 Apr 2016
Five Year	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£500+	£500+	£500+
Credit interest rate	2.30% 2.30%	2.20% 2.20%	2.00% 2.00%	1.75% 1.75%

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

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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

Social Investor Cheque Account and Social Investor Cheque Account  
Special Notice

	AER Gross	AER Gross
Balance	£5,000+	£10,000+
Easy access	0.00% 0.00%	0.00% 0.00%

Interest is paid or credited quarterly on 1 January, 1 April, 1 July and 1 October.

### Triodos

Community Investor

Issue 2	AER Gross
Balance	£2,000+
5 year fixed-term	0.50% 0.50%

Rates effective from 4 December 2017

## Tridos

### Personal Savings Account 2 (1 Day Account)

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

## Tridos

### SIPP Deposit Account

	AER Gross
<b>Balance</b>	<b>£100+</b>
33 days' notice	0.00% 0.00%
90 days' notice	1.00% 1.00%

33 days' notice rates effective from 8 September 2005

90 days' notice rates effective from 30 September 2016

## Tridos

### Special Rate Saver

	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross
<b>Balance</b>	<b>£500+</b>	<b>£2,500+</b>	<b>£5,000+</b>	<b>£25,000+</b>	<b>£100,000+</b>	<b>£250,000+</b>	<b>£500,000+</b>	<b>£1,000,000+</b>
33 days' notice	0.10% 0.10%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%
90 days' notice	0.10% 0.10%	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.25% 0.25%
1 year's notice	0.10% 0.10%	0.15% 0.15%	0.15% 0.15%	0.20% 0.20%	0.20% 0.20%	0.20% 0.20%	0.25% 0.25%	0.35% 0.35%

## Triodos

### High Interest Cheque Account

	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£1,000+	£2,500+	£5,000+	£10,000+
Easy access	0.00%	0.00%	0.00%	0.00%

Interest is paid or credited quarterly on 1 January, 1 April, 1 July and 1 October.

## Triodos

### 90 Day Notice Online Cash ISA

	AER Gross
Balance	£10+
Credit interest rate	1.30%

## Triodos

### Cash ISA (TOISA)

	AER Gross
Balance	£10+
33 days' notice	0.65%

## Triodos

### North South Plan

	AER Gross	AER Gross	AER Gross
Balance	£100+	£5,000+	£25,000+
33 days' notice	0.05%	0.10%	0.10%

Rates effective from 16 September 2016

## Triodos Charity Saver

	AER Gross	AER Gross	AER Gross
Balance	£100+	£5,000+	£25,000+
33 days' notice	0.10% 0.10%	0.15% 0.15%	0.20% 0.20%

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)**

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

Triodos Bank NV incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012. Authorised by the Dutch Central Bank (DNB) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Registered office: Triodos Bank, Deanery Road, Bristol, BS1 5AS. VAT reg no 793493383.

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