

Triodos Bank.  
These are our  
interest rates for  
personal 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 or credited 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 applicable 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

#### Saver

	AER Gross	AER Gross	AER Gross	AER Gross	AER Gross
Balance	£500+	£2,500+	£5,000+	£25,000+	£100,000+
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.

## Triodos Online Saver Plus

	AER Gross
Balance	£1+
Easy Access	1.00% 1.00%
Excess withdrawal rate	0.10% 0.10%

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

Interest is paid annually on 1 January.

Interest rate is variable.

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 of account opening.

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
Balance	£1+
Easy Access	0.40% 0.40%

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

Interest is paid on the first day of every month.

# Cash ISAs

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## Triodos Online Cash ISA

	AER Gross
Balance	£10+
33 days' notice	1.15% 1.15%

## Triodos Cash ISA

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

## Triodos Fixed Rate ISA

	AER Gross
Balance	£1+
Term of account	
Two Year	1.15% 1.15%
Three Year	1.30% 1.30%

### Rates applicable to accounts opened from 6 June 2018

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.

See our 'interest rates for personal savings accounts (including discontinued accounts)' leaflet, for interest rates for accounts opened before 6 June 2018.

# Children's Savings

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## Triodos

### Ethical Junior Cash ISA

	AER Gross
Balance	£1+
	2.26% 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
Balance	£1+
Easy Access	1.05% 1.05%

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

Interest is paid annually on 1 January.

# Regular Savers

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## Triodos Fixed Regular Saver

	AER Gross
Balance	£25+
33 days' notice	1.76% 1.75%

### Rates applicable 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

	AER Gross	AER Gross
Balance	£25+	£25,000+
33 days' notice	0.15% 0.15%	0.15% 0.15%
90 days' notice	0.15% 0.15%	0.15% 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%.

# Savings Bonds

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## Triodos

### Ethical Savings Bond

	AER Gross
Balance	£500+
Term of account	
One Year	1.00% 1.00%
Two Year	1.15% 1.15%
Three Year	1.30% 1.30%

#### Rates applicable to accounts opened from 6 June 2018

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.

See our 'interest rates for personal savings accounts (including discontinued accounts)' leaflet, for interest rates for accounts opened before 6 June 2018.

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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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