Triodos Junior Cash ISA
Key Features

The Financial Conduct Authority is a financial services regulator. It requires us, Triodos Bank, to give you this important information to help you decide whether our Triodos Junior Cash ISA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Triodos Junior Cash ISA is a tax-free online cash Junior ISA designed to help you build savings for a child to have when they reach 18.

All deposits made to the Triodos Junior Cash ISA are gifts to the child. No withdrawals are permitted until the child is 18, and then only the child is able to access the funds.

Please make sure you also read the following important documents:

- Terms and Conditions for our personal savings accounts
- Financial Services Compensation Scheme (FSCS) information sheet
- Personal Banking tariff for current and savings accounts
- Interest rates for personal accounts.

For further information on ISAs and the ISA subscription allowance see **www.gov.uk/junior-individual-savings-accounts**

Summary Box

Account name	Triodos Junior Cash ISA
What is the interest rate?	• Interest rate is 3.50% tax free*/ 3.53% AER** variable. • Interest is calculated daily and paid every six months in January and July into your Junior Cash ISA account.
Can Triodos Bank change the interest rate?	Yes – the interest rate is variable and can therefore change at any time. Please refer to section 14 of our Terms and Conditions for personal savings accounts. At least 14 days' notice in writing will be given of any reduction to the interest rate on this account.
What would the estimated balance be after 12 months based on a £1,000 deposit?	**£1,035.31** This estimate is based on £1,000 being deposited at account opening, no further deposits or withdrawals being made and interest being added to the account six monthly. This projection is for illustrative purposes only and does not take into account your personal circumstances..
How do I open and manage my account?	**Eligibility** • The account can be opened for a child aged under 18 who is a UK resident • A child can only have up to two Junior ISAs – no more than one cash Junior ISA and one stocks and shares Junior ISA • A child can't have a Child Trust Fund at the same time as a Junior ISA. If they have a Child Trust Fund, it must be transferred in full when applying for the account.

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How do I open and manage my account? Cont...	**How to open the account** • If the child is under 16 it must be opened by a person with parental responsibility (Legal Representative) who is aged 16 or over and a UK resident • If the child is 16 or 17 they can open the account themselves, or a Legal Representative can do it for them • The account can only be opened in the Triodos Mobile Banking App. **Paying Money In** • All money paid into this account is a gift to the child and cannot be returned • The minimum opening deposit is £1 and must be made by electronic transfer from a nominated account in the Legal Representative's name or by transferring an existing Junior ISA or Child Trust Fund to Triodos • Once the opening deposit is made, funds can be paid in from any account • There is no maximum balance for the account. However, the amount paid in for the current tax year must not be more than the Junior ISA allowance of £9,000 (2026/2027 tax year) • In addition to making deposits that count towards the Junior ISA subscription allowance, existing Junior ISAs with Triodos or other providers can be transferred in. **Managing The Account** • The account can be managed in Internet Banking and in the Mobile Banking App. • If the child is under 16, the Legal Representative manages the account. This means only the Legal Representative can tell us what to do with the account. We will also only contact the Legal Representative about the account • Once the child is 16, they can choose to manage the account themselves. If they choose this, only the child can tell us what to do with the account. We will then only contact the child about the account.
Can I withdraw my money?	• Withdrawals are not permitted until the child is 18 years old, except in the event of death or terminal illness of the child • Money can be transferred to another Junior ISA at any time by contacting the new Junior ISA provider. When the child turns 18 the account will automatically convert to an adult cash ISA in the child's name only. This means only they will be able to access the money or they can continue saving if they want to. We will send reminders nearer the time.
Additional information	*If the tax advantages of ISAs depend on your individual circumstances, and the tax treatment of ISAs may change in the future. ** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

How to keep track of your account

Statements are produced in January and July and we will email you to let you know your statement is available to view in the app and Internet Banking. You can also contact us to request an up to date statement at any time, free of charge.

Junior ISA Transfers

A child is only able to have one cash Junior ISA account at any time. If your child already has a cash Junior ISA with another provider, you must transfer all of it to this Triodos Junior Cash ISA.

It is not possible to have a Child Trust Fund as well as a Junior ISA. If your child has a Child Trust Fund and you wish to open a Triodos Junior Cash ISA, you will need to complete a transfer authority form so that the funds are transferred from the Child Trust Fund into this Triodos Junior Cash ISA. Information on how to do this is available here: **What are the basic rules of transfering a junior ISA or Child Trust Fund? | Triodos Bank**

This Triodos Junior Cash ISA can be transferred to another Junior ISA at any time by contacting the new Junior ISA provider

If you change your mind

If you change your mind about having an account you can cancel it and close the account within 30 calendar days of opening the account with no charge for early access, and without affecting the child's annual Junior ISA subscription limit. We will pay you interest for the period your money was held in the Triodos Junior Cash ISA. To do this please send us a secure message through Internet Banking or the Mobile Banking App.

If you have a complaint

We aim to give you the best possible service and information but there may still be occasions when you're not happy. If you have a complaint about a product or service that we offer please let us know what has happened and we will try to put it right where we can. You can contact us:

- by phone: **0330 355 0355**
- by secure message when you are logged into your internet banking
- by email to **complaints@triodos.co.uk**
- in writing to: Complaints Officer, Triodos Bank, Deanery Road, Bristol, BS1 5AS.

Details of our complaint procedure are on our website at **www.triodos.co.uk/complaints**

Your child's savings are protected

Deposits with Triodos Bank UK are protected up to a total of £120,000 by the Financial Services Compensation Scheme (FSCS).

Please note that the £120,000 will apply to the total of all eligible deposits your child holds with Triodos Bank rather than per account or product. Any deposits over this amount are unlikely to be covered. An eligible deposit is money in accounts such as current and savings accounts, including cash ISAs.

For more information see our FSCS information sheet or visit the FSCS website **www.fscs.org.uk**

Contact Us

We hope you have all the information you need to decide if the Triodos Junior Cash ISA is right for you. If you have any questions please contact us:

- By phone: **0330 3550 355** Mon to Fri: 8am – 6pm (Thurs: 9am – 6pm) or **+44 117 973 9339** if calling from abroad
- By post: You can write to us at our freepost address: **Freepost TRIODOS BANK**. It's Royal Mail registered and simple to use - write it on your envelope as shown above (no stamp required) and your letter will get to us free of charge by second class mail.

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

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