

Triodos Bank.
These are our
interest rates for
personal 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.

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, 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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Saver

| | AER Gross | AER Gross | AER Gross | AER Gross | AER Gross |
|-----------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Balance | £500+ | £2,500+ | £5,000+ | £25,000+ | £100,000+ |
| 33 days' notice | 0.10% 0.10% | 0.10% 0.10% | 0.15% 0.15% | 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% |
| 1 year's notice | 0.10% 0.10% | 0.15% 0.15% | 0.15% 0.15% | 0.20% 0.20% | 0.20% 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

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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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.

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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

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%.

Charity Savers

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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)

Savings Bonds

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.

Tel: 0330 355 0355
contact@triodos.co.uk
www.triodos.co.uk

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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