

Triodos Bank.
These are our
Terms and Conditions for
our personal savings accounts.

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1. Introduction

1.1 These Terms and Conditions apply to your personal savings account(s), including joint account(s), with the UK Branch of Triodos Bank NV. These Terms and Conditions form part of the Agreement between you and us. The Agreement also includes the Personal banking tariff for current and savings accounts. These Terms and Conditions explain our obligations to you and your obligations to us. The operation of your Account and these Terms and Conditions are governed by the Law of England and Wales. These Terms and Conditions, and other documents we provide to you, will be in English.

1.2 These Terms and Conditions are divided into two parts: General Terms and Conditions and Account Specific Terms and Conditions. The General Terms and Conditions apply to all savings accounts and services that we offer to personal customers. The Account Specific Terms and Conditions apply to particular accounts.

1.3 You should read these Terms and Conditions carefully and keep a copy for future reference. We can provide you with additional or up to date copies of these Terms and Conditions (and any other documents which form part of the Agreement between you and us) if you ask us. You should also read our Interest rates for personal savings accounts and Personal banking tariff for current and savings accounts which tell you about the interest rates which apply to your Account, charges that apply to your Account and the services we provide you. These Terms and Conditions, Interest rates for personal savings accounts and Personal banking tariff for current and savings accounts are available on our Website or by calling us.

1.4 When you sign the application form you are agreeing to these Terms and

Conditions, and to any additional Terms and Conditions for the account(s) you are opening. When you tick the declaration on an online application form this is equivalent to you signing the form.

1.5 References in these Terms and Conditions to our Interest rates for personal savings accounts and Personal banking tariff for current and savings accounts are references to those documents as amended from time to time. We may change the terms about charges in the Personal banking tariff for current and savings accounts document. Both documents are available on our Website or by calling us.

2. Meaning of words

2.1 In these Terms and Conditions, a number of words and phrases have a special meaning, which is explained here:

- **You** and **your** refers to each person who is named as the Account holder. If there is more than one of you then it refers to both of you individually and jointly. We explain more about what this means for joint Account holders in section 11.3 on page 11
- **We, us** and **our** refer to Triodos Bank NV incorporated under the laws of the Netherlands
- **Account** means your account(s) held with us
- **Annual Equivalent Rate (AER)** shows what the interest rate would be if interest was paid and compounded once each year
- **Base Rate** means the base rate set by the Bank of England or any successor authority that takes over responsibility for setting such a rate

- **Business Day** means any day other than Saturdays, Sundays or other public holidays
- **Calendar Day** means any day of the week from Monday to Sunday
- **Flexible ISA** refers to an ISA which allows the Account holder to replace cash that has been withdrawn, in the same tax year, without the replacement counting towards their annual ISA allowance/ subscription limit
- **Gross rate** is the contractual rate before any tax is taken off
- **Interest rates for personal savings accounts** means our document which sets out the interest rates applicable to your Account(s)
- **Security Details** means any digipass, username, passwords (including your PIN) and passcodes relating to your Account
- **Tariff** means our document entitled Personal banking tariff for current and savings accounts which sets out the charges applicable to your Account(s)
- **Terms and Conditions** means the General and Account Specific Terms and Conditions within this Terms and Conditions for our personal savings accounts document, our Tariff and the application form
- **UK resident** means a resident of the United Kingdom as defined by the UK government, see their website <https://www.gov.uk/tax-foreign-income/> residence for more details
- **Website** means our internet presence at www.triodos.co.uk.

Part 1: General Terms and Conditions

3. Changes to these terms

From time to time, we may change our Agreement with you, including these Terms and Conditions and the Tariff.

We may make changes to these Terms and Conditions and/or the Tariff for the following reasons:

- If the change is to your advantage. This includes changes which clarify or simplify these Terms and Conditions or which make them fairer in any other way
- To improve or update a product or service we provide to you
- To remove a product or service (for example where it is not being used)
- To reflect changes in our systems or processes
- To reflect changes in applicable laws or regulations
- To change the interest rates or charges applicable to your Account or introduce new charges to reasonably reflect changes in costs (brought about, for example, by an increase in our costs or a change in law or regulation)
- To reflect changes to industry guidance, or market conditions such as changes to the Bank of England Base Rate
- To reflect changes relating to our business model, policies, operations or viability.

For accounts with the following features, if we make a change which is disadvantageous, we will tell you two

months before we make any changes. If we make any changes which are advantageous to you we may make them immediately and tell you about it within 30 Calendar Days:

- A Fixed Term period or notice period
- Any restriction on the number of withdrawals, for example where the interest rate is reduced when a certain number of withdrawals are made
- Where use of a nominated account is in place.

For all other account types, if we make any change to these Terms and Conditions or Tariff we will tell you two months before we make the change.

If we tell you in advance about a change and we do not hear from you, you will be treated as accepting the change.

With the exception of Ethical Savings Bonds and Fixed Rate Cash ISAs which are fixed term products, if you do not want to accept any change we tell you about, you can end your Agreement with us and close your Account by telling us that you want to do so before the date that we have told you the change will take effect. We will not charge you anything if you decide to end your Agreement with us and close your Account for this reason. You will still have to pay any outstanding charges incurred while using the account.

We will tell you about any changes by post, email or secure message using the most recent contact details you provided to us.

For details of when we may change interest rates and the notice we will give you, please see section 15.3.

4. Security

It is important that you keep your Security Details safe and secure. This is essential to help prevent fraud and protect your Account.

Please make sure that you do the following:

- Keep your computer secure. Make sure that you maintain up-to-date anti-virus and spyware software on your computer and use a personal firewall. If you use a public computer (for example, in an internet café or library), you should ensure you do not leave any personal details stored on that computer after you have finished using it
- Keep your Security Details secret. This includes (but is not limited to) taking the following precautions:
 1. Memorise and destroy any Security Details we send to you immediately after you receive them
 2. Never give your Security Details to any other person
 3. Take reasonable care to ensure that no-one sees your Security Details when you use them
- Be very wary of emails or calls asking you to reveal any personal security details. We (or the police) will never contact you to ask you for your Security Details. If you are ever unsure if a call is from us you can call us back to verify that it is genuine. If you provide your Security Details (including your PIN) to anyone you may be responsible for the losses on your Account
- Always access our internet banking site via the triodos.co.uk site or by typing the address into your web browser. We will never send you an email with a link through to our internet banking site
- Follow any further security advice we may offer from time to time on our Website

- Visit www.banksafeonline.org.uk for more useful information.

Please remember that online communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any emails you send to us which are accessed by a third party and/or corrupted in the process of being sent to us, but before they reach us.

You must take the following steps to safeguard your Security Details:

- Tell us as soon as possible of changes in your contact details to ensure future dispatches of Security Detail notifications do not go missing
- Do not write your Security Details down or record them in any recognisable form
- Change your passwords on a regular basis. Please avoid using a password which is easy to guess (for example, your date of birth)
- Take reasonable steps to stop anyone else using your Security Details. Never give anyone your Security Details
- Keep statements safe and make sure that when you dispose of them, you do so in a secure manner (for example, by shredding them).

We will never ask for your Security Details by email, letter, SMS or phone and you should never provide this information in any circumstances. You must contact our Customer Contact Team immediately on 0330 355 0355 (if calling from the UK) or +44 (0)1179739339 (if calling from abroad) in the event of any of the following:

- You've lost any of your Security Details or think they have been stolen
- You think someone else may be able to use your Security Details or knows

your Security Details. Once you have contacted us:

- We will immediately block your Security Details for any future use, and issue you with new Security Details
- You must provide us with any information you have about the loss or theft and report it to the police if we require it. We may also give the police or any prosecuting authority information we believe may help in recovery of funds or prevention of further losses.

If you see a payment on your Account that you don't recognise or see a payment on your Account that was not correctly made, you should contact us as soon as possible using the contact details above.

5. Liability

If you authorised a payment from your Account, you will be responsible for it.

Where you tell us a payment from your account was not authorised by you, you can ask us for a refund. However, you must notify us as soon as possible and no later than 13 months after the debit date. After this time we will not be able to issue a refund.

If you tell us that we have incorrectly made a payment (for example, we send it to the wrong account or for the wrong amount) we will refund you as set out below, unless:

- The payment instruction you gave us was not correct. In this case, we will make reasonable efforts to recover your money but we may charge you a fee for doing so
- We can show that the payment reached the account it was supposed to be sent to in accordance with your instructions.

If your Security Details were used by someone else without your permission,

to carry out unauthorised or fraudulent transactions, you may have to pay up to £35.

We will refund the full amount of the payment (minus £35 where applicable) no later than the following Business Day after you notify us and put your Account to the same condition as it would have been had the payment not been taken. This will include repayment of any interest or charges incurred directly as a result of the payment in question.

You will be responsible for losses incurred on your Account up to the point that you tell us about the unauthorised use of your Account, if you have deliberately or with gross negligence:

- Failed to keep your Security Details secure as outlined above
- Provided your Security Details to any third party.

We will not refund any payment from your Account where:

- We can show that the payment was properly authorised by you
- You acted fraudulently
- You were aware that your account had been compromised at the time that the payment was made and you had failed to tell us, except where you were unable to notify us due to our service provision. This refers to situations where our contact services, such as our phone lines or email are unexpectedly unavailable or times outside of our standard service provision.

You are responsible for payment of any debt that arises on your Account. If you have a joint Account, you will each be responsible for any money owing on your Account, both individually and jointly. This means that if one of you is unable to repay the money owing, the other Account

holder may be required to pay the amount due in full, even if your relationship has changed or ended. Where a joint Account holder has an Account with us in their sole name, and that Account has a credit balance, we can use money in that Account to repay any money owing to us on the joint Account.

If you make a payment in error and we are unable to recover your money, we will provide you with all relevant information to enable you to try to claim repayment of the funds. You need to request this information in writing.

If any Accounts you hold with us are in credit, we may use the credit to reduce or repay any amounts you owe on other Accounts you hold with us in the same name. If we decide to do this, we will tell you why and when it will be done.

6. Prevention of fraud

We will analyse your transaction patterns and those of similar customers on an anonymous and collective basis, as well as using external data to identify where a payment from your Account appears not to have been authorised by you.

If we block any of your Security Details, we will contact you as soon as possible to arrange for them to be reset or new details resent to you.

We may also block the use of your Security Details when we reasonably believe that it is necessary to protect your Account. Where possible, we will tell you in advance that we intend to stop you using your Security Details and explain our reasons why.

7. Deposit guarantee scheme

We are part of Triodos Bank NV which is based in the Netherlands. In general, all retail depositors and businesses are covered by the Dutch deposit guarantee scheme which is also based in the Netherlands.

This means that if our bank is unable to meet its financial obligations, our eligible UK depositors would be entitled to claim up to €100,000 from the Dutch deposit guarantee scheme. For joint Accounts, the maximum limit applies to both Account holders, i.e. up to €200,000.

For important information about the Dutch deposit guarantee scheme (including whether you are eligible to claim), please read the Depositor Information Sheet www.triodos.co.uk/dis and www.triodos.co.uk/dgs and www.dnb.nl

8. Regulatory information

Triodos Bank NV is incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012. Authorised by the Dutch Central Bank 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. Firm reference number is 183366. We are also registered with the UK Information Commissioner's Office with registration number (registration number Z6794013).

The Dutch Central Bank can be contacted via their website www.dnb.nl/en/contact or at the following address:

Dutch De Nederlandsche Bank
Postbus 98
1000 AB Amsterdam
Westeinde 1
1017 ZN

9. Complaints

Even though we aim to give you the best possible service and information, there may still be occasions when you wish to complain. If you have a complaint about a product or service that we offer we would welcome the opportunity to investigate what has happened and put it right where we can. We would like to hear from you

- By phone: 0330 355 0355
- By email: contact@triodos.co.uk
- By secure message when you are logged into your internet banking
- In writing to: Triodos Bank, Deanery Road, Bristol, BS1 5AS.

You can review our complaints procedure on our Website.

We will try and respond to your complaint within 15 calendar days where this is possible. If you are unhappy with our response, or we have not sent you a final response within eight weeks of the original complaint, you have the right to take your complaint to the Financial Ombudsman Service.

If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued. You can find out more about the role of the Financial Ombudsman Service by contacting us and requesting a copy of the leaflet, or you can contact the Financial Ombudsman Service directly:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone number: 0800 023 4 567
www.financial-ombudsman.org.uk
complaint.info@financialombudsman.org.uk

If you purchased your product online you could submit your complaint through the European Commission's Online Dispute Resolution Portal rather than contacting the Financial Ombudsman Service. You can find out more about the portal and submitting your complaint by visiting <https://webgate.ec.europa.eu/odr/main/?event=main.home.show>. The European Commission may forward your complaint to the Financial Ombudsman Service.

10. Applying for an Account

10.1 Eligibility criteria

Accounts are available only to people aged 16 or over, unless otherwise stated in the Account Specific Terms and Conditions in Part 2.

We cannot accept applications from US residents.

Accounts should not be used for business purposes. You can open an Account using a Power of Attorney or Court of Protection Order. Please contact us for details of how to do this.

Our approval of your application to open an account with us is subject to legal and regulatory checks.

10.2 Signature requirement

We will require a specimen signature from you.

If you open an Account online, we will send you a Signature reply form to sign and return to us by post.

If you open an Account by post, we will use the signature from the application form you complete.

Verifying your signature is required in order to allow us to act on any written instructions sent to us regarding your Account.

Any written instructions received where we don't hold a signature will not be processed.

10.3 Joint Accounts

As joint Account holders these terms apply to you both individually and jointly.

We are entitled to accept the authority of any joint Account holder to give instructions on behalf of all other Account holders relating to the Account until any authority is cancelled or treated by us as cancelled, with the exception of an instruction to change a nominated account, which must be signed by both Account holders.

If any one of the joint Account holders tells us of a dispute between you, we may treat this as notice of cancellation of the authority of any single joint Account holder. If we do, any further transactions may need to be authorised by all Account holders.

In the event of the death of either of you, any money in the Account will belong to the survivor, subject to any rights we or a third party may have, and the joint Account will be converted to a sole Account.

We may make Account specific information about a joint Account available to any other joint Account holder

on that Account. Statements will be sent to both Account holders.

You will each have joint and several liability for any unarranged overdraft on your joint Account. This means that if any outstanding balances are not paid when they are due, we can pursue either or both of you to repay the total amount owed to us.

10.4 Third party mandate

You can authorise another person to give instructions on your Account. If you wish to do so, we will ask you to fill in a separate mandate. Any additional signatories will also have to satisfy our requirements to verify their identity and address before this authority is granted.

10.5 Nominated account

For security reasons, when applying for one of our online Accounts or setting up internet banking on an existing Account, we require you to provide details of a nominated account.

For new Accounts you will need to electronically transfer your opening deposit from the nominated account you provide to us.

All withdrawals from your Account using internet banking will be transferred to your nominated account.

The account you nominate must be a sterling account in your name(s) with either another UK bank/building society or an existing Triodos UK account that allows you to transfer funds (subject to any notice period).

In the case of sole Account holders, this nominated account must be a personal account held in your name. In the case of joint Account holders, you may choose up to three nominated accounts (one joint

personal account held in both your names and one sole personal account each).

11. Giving us instructions

Unless we have made other specific and documented arrangements (including internet banking), all instructions for the operation of your Account must be made to us in writing and carry your Account number and your signature (or both signatures if required for a joint Account). This includes changes of address, alterations to payment instructions, changes to notice period, changes to nominated account etc.

11.1 Changing your nominated account

If you wish to change the details of your nominated account, including for the Online Saver Plus and other online only savings accounts, you must send us a signed written instruction. This cannot be done using internet banking. The instruction must include the details of the new nominated account (including the account name, six digit sort code and eight digit account number) and must be signed in accordance with the signature reply form previously provided to us. For joint accounts, the instruction must be signed by both account holders.

The new nominated account must be a sterling account held in your name(s) with either another UK bank/building society or an existing Triodos UK account that allows deposits and withdrawals (subject to any notice period).

12. Paying into your Account

12.1 If you apply for your Account by sending your application to us in the post, your opening deposit must be made by cheque

or transferred from your existing Triodos account. The cheque must be drawn on a personal sterling account held in your name with a UK bank, and made payable to yourself. If you apply for your Account online, your opening deposit must be transferred electronically from (one of) your nominated account(s).

Any exceptions to these rules are noted in the opening deposit section of the Account application or detailed in the Account Specific Terms and Conditions found in Part 2 of these Terms and Conditions.

12.2 Once your Account is open, you can make further payments into your Account, subject to product restrictions:

- By instructing another bank or building society to make an electronic transfer from your account with them to your Account with us
- By standing order through another bank or building society
- By posting a sterling cheque with a paying-in slip or letter using our Freepost address (Freepost TRIODOS BANK). Please do not send cash by post*
- By CHAPS, an electronic same-day payments system, within the UK or by international electronic transfer from other countries. Please ask us for details.

***Please note:** Deposits may only be made to an Online Saver Plus, Online Saver or Online Cash ISA by electronic bank transfer.

We do not accept any international currency cheques.

For further details on payment timescales please see the 'Making and receiving payments' information on our website or call us for details.

12.3 We do not offer a service for depositing cash at our UK Branch. Any cheques deposited at our Branch will be treated as if posted to us.

13. Payments out of your Account

13.1 Notice period

Payments from your Account will be made in accordance with any notice period applying to your Account. You choose this notice period when you open your Account. For example, if your Account is on 90 Calendar Days' notice, you will need to allow 90 Calendar Days from the day we receive your instructions before we make the payment. Details of the notice period applicable to your Account can be found on your statements, in internet banking or by calling us.

Instructions given in internet banking to make a payment from your Account will only be carried out after the expiry of any notice period on your Account. Any attempt to schedule a payment before then will be rejected. If for any reason you need to withdraw your money sooner, you will need to write to us by post or secure message in internet banking. Please refer to the Early Access Charge section of these Terms and Conditions for more information.

13.2 When you tell us to make a payment, you must make sure that your instructions are clear and complete. You should double check that the instructions you give to us are correct.

We will take from your Account:

- All payments authorised by you, including any cheques that you write (where the Account terms allow cheques)
- Any cheques you pay in that are later returned unpaid

- Any deposits that have been paid into your account in error
- Any interest, fees and charges due. See the Tariff for more details.

You can make payments from your Account as long as there are enough available funds in your Account to cover the payments. In calculating available funds we will take into Account any other payments which we have paid or agreed to pay from your Account that day, or which have been authorised to be paid that day

Please note that we do not offer overdraft facilities or any borrowing facilities on any personal savings accounts and may refuse to make payments where there are insufficient available funds irrespective of funds you may hold in other Accounts with us. We will charge you a fee - as shown in our Tariff - if we have to refuse a payment.

Payments may be checked before being made in line with our legal and regulatory obligations to help prevent fraud and financial crime. Sometimes this might result in payments being held or delayed. We will not be liable for any losses you incur as a result of us complying with our legal and/or regulatory obligations.

We may refuse to carry out an instruction from you to pay money into or out of your Account if we are not reasonably satisfied that the proposed transaction complies with applicable laws and regulations.

If we do not make a payment that you have asked us to, we will tell you that we have not made the payment and the reasons why, unless it is unlawful for us to do so. If we are unable to make the payment because of a factual error in your payment instructions to us, we will tell you how to correct that error.

13.3 For postal accounts - when you want to make a payment from your Account, you can send us a withdrawal form or letter telling us how you would like the payment to be made. We can:

- Transfer funds by Faster Payments to a specified account at another UK bank
- Transfer funds by CHAPS, an electronic payments system, to another bank account within the UK. Funds are cleared on the same day. Please refer to our Tariff for our charges for this service
- Transfer funds to a bank account in another country by international electronic transfer. Please enquire for further details. If you want to make a payment in a currency other than sterling, please contact us and we will advise you how this can be done and what our charges will be. The bank receiving the payment may also impose charges that are outside our control.

13.4 If your Account has internet banking access, you can transfer funds by Faster Payment to your nominated account(s) through internet banking.

13.5 For details of Faster Payment limits, as well as payment cut-off times and when funds will be available, please refer to the 'Making and receiving payments' information on our website or call us for details. We will notify you if the maximum amount and/or timescales for Faster Payments change in line with how we communicate other changes to our Terms and Conditions as stated in section 4 of these Terms and Conditions. Any transfer requested above this limit will need to be sent as a CHAPS transfer and a charge may apply.

14. Interest

14.1 You start earning interest on your Account from the day that funds are added to your Account. Interest is calculated on a daily

basis according to our current interest rates which are available on our Website and on request. We credit interest on the dates or intervals shown in our Interest rates for personal savings accounts document or Interest rates for personal savings accounts including discontinued accounts document available on our Website or by calling us.

14.2 No interest will be earned for any day on which the funds in your Account are less than the minimum balance on which interest is payable, as shown in the Account Summary Box and our Interest rates for personal accounts document available on our Website or by calling us.

14.3 Where the interest rate is variable, we may vary the Account interest rate for any one or more of the following reasons:

- If there is a change in relevant law, regulation, code of practice or to reflect a recommendation, requirement or decision of any applicable court, ombudsman, regulator or similar body
- To reflect any change in the Bank of England Base Rate
- To reflect changes in market conditions or the interest rates of similar accounts offered by other providers
- To reflect changes or expected changes in the costs we pay to others and/or changes in inflation, or the costs of the services or facilities we provide
- To reflect any changes in money market interest rates or the cost to us of money we lend
- To reflect any event beyond our reasonable control
- To reflect any other change that affects us, if it is fair to pass the impact of the change on to you.

14.4 Where the change to the interest rate is advantageous to you, or in relation to changes to a reference rate (i.e. the Bank of England Base Rate) or exchange rates, it may be effective immediately. New rates will be published on our Website on the date that the change is made. We will let you know of any advantageous change in interest rates within 30 Calendar Days by letter or email and through our Website.

Where the change is disadvantageous we will notify you in advance by letter or email. For accounts with the following features we will give at least 14 Calendar Days' notice:

- A Fixed Term period or notice period
- Any restriction on the number of withdrawals, for example where the interest rate is reduced when a certain number of withdrawals are made
- Where use of a nominated account is in place.

For all other accounts we will give at least 2 months' notice.

Details of our current interest rates can be found on our Website, in our Interest rates for personal accounts document, on any statement we send you, in internet banking and by calling us.

14.5 Tax

All account interest will be paid without any tax taken off.

15. Charges

15.1 Details of the charges relating to your Account can be found in the Tariff. This was made available to you when you opened your Account and can also be found on our Website.

We may vary these charges from time to time in accordance with the 'Changes to these Terms' section above.

15.2 Before we deduct charges for standard account services from your Account, we will give you at least 14 Calendar Days' notice of how much we will deduct. We will tell you the charge for any other service or product before we provide it to you, and at any time should you request it.

15.3 If any sum due and payable by you is not paid on the due date, you will be liable to pay the interest (both after, as well as before, any judgment) on such sum at such a rate or rates as we may from time to time stipulate from the date the payment is due up to the date of payment.

15.4 Early access charge

At our discretion and where applicable, you may have early access to your savings at short notice (a minimum of one day) but, unless we have agreed otherwise, we will charge you the interest due on the amount withdrawn for the part of your notice period for which you have not given notice. So if you withdraw £500 on 15 Calendar Days' notice from an Account set up on 90 Calendar Days' notice, then a charge equivalent to the interest you would have earned on that £500 for 75 Calendar Days (i.e. 90 - 15) will be deducted from your Account.

16. Closing your Account

16.1 You can close your Account (subject to any applicable notice period) by either writing to us or sending us a secure message through your internet banking, as long as the Account Specific Terms and Conditions for your Account allow this.

Additionally for a period of 30 Calendar Days after the date you open your Account with us, you have the right to cancel your Agreement with us by closing your Account. If you want to cancel your Agreement with us you should tell us in writing or by sending us a secure message through internet banking.

16.2 We may close your Account if you fail to operate your Account according to our Terms and Conditions or regularly fail to ensure that there are sufficient cleared funds in your Account to make requested payments. We can terminate your Agreement with us and close your Account by telling you in writing and giving you at least 30 Calendar Days' notice of our intention to close your Account or 2 months' notice for accounts that have cheque and/or direct debit and standing order facilities. We will repay any credit balance to you and we may require you to repay any money owed to us. Please see section 6 on your liability to us.

If you seriously or regularly break the terms of our Agreement with you (including these Terms and Conditions), we may end the Agreement immediately and close your Account.

We will also be entitled to end this Agreement immediately and close your Account if we reasonably believe:

- That you might cause us to breach any law, regulation or code
- That you have committed, or attempted to commit fraud, against us
- Any information that you have provided to us in relation to your Account is false
- That you are using or have used your Account for criminal or otherwise illegal purposes
- That you have allowed someone else to use your Account inappropriately.

We reserve the right to close Accounts without notice where our Anti-Money Laundering obligations have not been met or where no deposit at all has been made within 12 months of opening the Account.

17. Dormant and nil balance accounts

We may suspend operation of an Account that has been inactive for a period of at least 6 months. We do this to protect you and to prevent fraud.

Before reactivation of a dormant Account, you may be required to provide suitable evidence of your identity and your legal claim on the Account.

If you have money in a dormant Account, it will always be your property no matter how many years pass. If you die it will become part of your estate.

If you do not use your Account at all for 12 months after it was opened and there is a nil balance, we will close it. We will tell you that we are planning to close it before it is closed. When we tell you, we will explain why your Account is being closed and what you can do to stop it being closed. We do this to protect you and to prevent fraud.

18. Statements

- 18.1 Statements are issued free of charge, usually in January and July. Check the Account Specific Terms and Conditions for details of Accounts with different statement frequencies. You may choose another frequency, for example weekly, monthly or every time there is a transaction on your Account. You can also contact us and request an up to date statement for your Account at any time, free of charge.

For accounts managed online, you will be sent an email notification when your statement is ready to view. If you have elected to have statements produced more frequently than the standard frequency, they will be available within internet banking but you will not receive an email notification each time one is produced. Statements are available in pdf and will be available in internet banking until 12 months after your account has been closed.

Paper statements are not available for online-only accounts.

For accounts managed by post, you will receive paper statements by post, unless you choose to have internet banking access to your statements, then you will be sent an email notification when your statement is ready to view.

Part 2: Account Specific Terms and Conditions

19. Triodos cash ISA Terms and Conditions

- 19.1 These Triodos cash ISA Terms and Conditions apply to all Triodos cash ISAs. Accounts may also have their own Account Specific Terms and Conditions, which also apply.
- 19.2 A cash Individual Savings Account (ISA) is available only to an individual aged 16 or over, resident in the UK. It is not available as a joint Account, and you may not hold an Account on behalf of another person, group or organisation. Your ISA savings will be, and must remain, in your beneficial ownership and must not be used as security for a loan.

- 19.3 Where an application for an ISA has been made in the present tax year but no subscriptions were made in that tax year, the application will remain valid for a subscription in the next tax year. Where a break between your ISA subscriptions lasts for a whole tax year, you must complete a cash ISA Declaration form before subscriptions can recommence. This form can be found on our Website and in internet banking, or you can call us for a copy.
- 19.4 You may transfer your ISA to another ISA Manager at any time by asking your new ISA Manager to contact us with the appropriate transfer forms. Unless you request that the transfer is made after any notice period, we will make such a transfer within five Business Days of receipt of the documentation, and this will be subject to our normal early access charge.
- ISA transfers into Triodos Bank are subject to acceptance.
- 19.5 We will notify you if your ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs (HMRC) ISA regulations.
- 19.6 If your ISA breaches HMRC ISA regulations we may:
- Reject any invalid subscriptions and return the funds to the account they came from
 - Close your Account.
- 19.7 The maximum annual subscription limits for ISAs and combination of permitted ISAs are set by HMRC ISA regulations. The current ISA limit is provided when you apply for an ISA, and is also available on our Website and on request. You must not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year. Once you have deposited funds equivalent to the subscription limit for the year, you may make no further subscriptions, regardless of withdrawals, unless your ISA is a flexible ISA as described in section 2.1 (see the Account Specific Terms and Conditions for your ISA). You must subscribe with your own funds. This includes payment by cheque, standing order, electronic transfer or CHAPs. We can accept ISA subscriptions made by a third party unless we have reason to believe (by reference to information in our possession) that they do not belong to you as the ISA holder. Subscriptions made by cheque are only valid pending clearance of the cheque. If the subscription is made by cheque, the date of subscription is the date we receive and accept the cheque (providing the cheque subsequently clears).
- 19.8 If you try to deposit funds into your ISA that would take your subscriptions over the permitted allowance, we will credit your ISA with funds up to the permitted allowance. If the remaining funds are £100 or less, we will send them back to the account they came from. If they are over £100 we will contact you to see what you would like to do with the funds. The remaining funds will not earn interest during the period that we hold them awaiting your instruction. If we have not heard from you after 30 Calendar Days, we will send the remaining funds back to the account they came from.
- 19.9 Interest earned on ISAs is calculated daily, and credited to your Account every six months in January and July (with the exception of Fixed Rate Cash ISAs – see the Account Specific Terms and Conditions). You may withdraw funds at any time by giving us written instructions or by using internet banking (see Notice Period section 14.1).
- 19.10 If you become a non-UK resident, have ceased to perform duties as a Crown employee serving overseas, or have

ceased to be married to, or in a civil partnership with, such a person you do not need to close your existing ISA. You can still withdraw funds from your ISA but you can no longer subscribe to it. If you make a withdrawal from a Flexible ISA you can replace those funds in that ISA in the same tax year, as that does not count as a subscription.

19.11 Cancellation of subscription

Once a valid subscription has been made and kept on deposit for more than the cancellation period of 30 Calendar Days, it counts as a subscription to an ISA and you may not have another ISA of the same type in that tax year. If a valid subscription is cancelled within 30 Calendar Days, the subscription does not count as a subscription to an ISA and you are free to subscribe to another ISA of the same type in the same tax year.

19.12 Changing your mind

If you change your mind about having a Triodos cash ISA you can cancel it and change it to another account type or close the Account within 30 Calendar Days of opening the Account with no charge for early access, and without affecting your annual ISA subscription limit. We will pay you interest for the period your money was invested with us.

19.13 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with you is competent to carry out those functions and responsibilities.

20. Triodos Cash ISA

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

20.1 The Triodos Cash ISA is a Flexible ISA. See 'What is a flexible ISA?' on our Website for more details.

20.2 Notice period

The Triodos Cash ISA is a 33 day notice account.

20.3 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

20.4 Opening deposit

Your opening deposit can be made by cheque or by electronic transfer from your nominated account. If you are making your opening deposit from an existing Triodos account in your name, that allows withdrawals, you can do this without it being given as your nominated account.

If you wish to transfer subscriptions from your existing ISA with another provider, or from your existing Triodos ISA, please complete and return the relevant ISA transfer authority form.

20.5 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

21. Triodos Online Cash ISA

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

21.1 The Triodos Online Cash ISA is a Flexible ISA. See 'What is a flexible ISA?' on our Website for more details.

21.2 Notice period

The Triodos Online Cash ISA is a 33 day notice account.

21.3 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

21.4 Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If you are making your opening deposit from an existing Triodos account in your name, that allows withdrawals, you can do this without it being given as your nominated account.

If you wish to transfer subscriptions from your existing ISA with another provider, or from your existing Triodos ISA, please complete and return the relevant ISA transfer authority form.

21.5 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Depending on when you opened your

Account, a fixed introductory bonus may apply for the first 12 months following Account opening. After this period, the credit interest rate for the account will apply. A minimum of 30 Calendar Days before the end of any bonus period we will contact you to remind you of this. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

22. Triodos 90 Day Notice Online Cash ISA

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

22.1 The Triodos 90 Day Notice Online Cash ISA is a Flexible ISA. See 'What is a flexible ISA?' on our Website for more details.

22.2 Notice period

The Triodos 90 Day Notice Online Cash ISA is a 90 day notice account.

22.3 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

22.4 Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If you are making your opening deposit from an existing Triodos account in your name, that allows withdrawals, you can do this without it being given as your nominated account.

If you wish to transfer subscriptions from your existing ISA with another provider, or from your existing Triodos ISA, please complete and return the relevant ISA transfer authority form.

22.5 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Depending on when you opened your Account, a fixed introductory bonus may apply for the first 12 months following Account opening. After this period, the credit interest rate for the account will apply. A minimum of 30 Calendar Days before the end of any bonus period we will contact you to remind you of this. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

23. Triodos Fixed Rate Cash ISAs

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

23.1 Limited Issue

Triodos Bank reserves the right to close this issue of the Fixed Rate Cash ISAs to new deposits at any time without notice. The Fixed Rate Cash ISAs are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer, and the opening deposit has been received.

23.2 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

23.3 Deposit

You may make your deposit by one or more of the following:

- Electronic bank transfer from your nominated account
- Move money from an existing Triodos UK (non ISA) account
- Transferring subscriptions from your existing ISA with another provider (subject to acceptance)
- Transferring subscriptions from your existing Triodos ISA (subject to acceptance).

The full deposit must be in the Account within 60 Calendar Days of the Account opening. After that, no more money can be added. If no money has been added in that time, the Account will be closed.

23.4 Fixed term

Deposits will be held in your Fixed Rate Cash ISA for the agreed fixed term, starting from receipt of your initial deposit.

23.5 Withdrawals

As Fixed Rate Cash ISAs are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity. The only exception to this is if you close the Account and/or transfer the full balance to another ISA.

Early closure will result in an early access charge being applied equivalent to a number of days of interest. The number of days is dependent on the term of the Fixed Rate ISA, details of which can be found on our Website and the Interest rates for personal savings accounts document. The charge will be taken from the Account balance so you could get back less back than you originally deposited.

23.6 Interest

Interest is fixed for the term of each Triodos Fixed Rate Cash ISA. It is calculated daily, up to and including the day before the Fixed Rate ISA matures.

The interest is paid annually in January and at maturity and added to the Account.

23.7 Statements

Statements for this Account will be available online via internet banking, in January. You will be sent an email notification when your statement is ready to view.

23.8 Maturity

Your Triodos Fixed Rate Cash ISA will mature on a fixed maturity date. A minimum of 30 Calendar Days before the fixed maturity date we will contact you to ask you what you would like to do with your maturing funds. If we don't hear from you before your Fixed Rate Cash ISA matures or your maturity instruction contains incorrect information that prevents us from processing the instruction or completing it by the end of the Business Day prior to the maturity date, the Account will automatically convert into a variable rate Triodos Cash ISA. The notice period for closure on the Triodos Cash ISA will be waived for 30 Calendar Days following the change.

24. Triodos Ethical Junior Cash ISA

Junior Cash ISAs are long term, tax-free savings accounts for children from birth up to the age of 18, who are ordinarily resident in the UK.

24.1 Opening a Triodos Ethical Junior Cash ISA

From birth up to 16 years old the Account must be opened by an individual aged 16 or over who has parental responsibility for the child. This person will be the Account operator or registered contact. There can only ever be one Account operator/registered contact. From 16 the child may apply to set up the Account on their own or if they already have a Triodos Ethical Junior Cash ISA, they may apply to become the Account operator or registered contact themselves.

In all instances the child is the Account holder. They may only hold one Junior Cash ISA at any one time – either with Triodos or any other provider, and cannot hold both a Junior Cash ISA and a Child Trust Fund.

24.2 Opening deposit

There are three ways to make the opening deposit (see the application form for further details):

- By cheque made out to the child
- By transferring an existing Junior ISA or Child Trust Fund from another provider by completing a Junior ISA or Child Trust Fund transfer authority form
- By transferring money from an existing Triodos account held in the Account operator's name.

If a Child Trust Fund or Junior Cash ISA is being transferred, the Child Trust Fund or Junior Cash ISA with the previous provider must be closed, as only one Junior Cash ISA can be held and it is not permitted to hold both a Child Trust Fund and a Junior ISA at the same time.

24.3 Paying money in

Once the opening deposit has been made, anyone can put money into the Account. You must not exceed the annual Junior ISA allowance per tax year, as set by HMRC ISA regulations. The current Junior ISA limit is provided when you apply for an ISA, and is also available on our Website and on request. If the child moves abroad, money may still be added to their Account. All money in the Account belongs to the child.

24.4 Internet access

If internet access is requested for a Triodos Ethical Junior Cash ISA it will be granted to the Account operator. Please note that you will not be able to make payments online via internet banking from this Account.

24.5 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

24.6 Taking money out

Withdrawals from the Account before the child's 18th birthday are not permitted. Exceptions to this are in the event of the child becoming terminally ill or dying.

Transferring the whole of the balance to another Junior ISA provider is permitted. To do this you must ask your new ISA Manager to contact us with the

appropriate transfer forms. We will make such a transfer within five Business Days of receipt of the documentation. As the child may only hold one Junior Cash ISA at any one time, the existing Junior Cash ISA must then be closed.

24.7 We will notify you if the Junior Cash ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs Junior ISA regulations.

24.8 If your ISA breaches HMRC ISA regulations we may:

- Reject any invalid subscriptions and return the funds to the account they came from
- Close your Account.

24.9 If you try to deposit funds into your ISA that would take your subscriptions over the permitted allowance, we will credit your ISA with funds up to the permitted allowance. If the remaining funds are £100 or less, we will send them back to the account they came from. If they are over £100 we will contact you to see what you would like to do with the funds. The remaining funds will not earn interest during the period that we hold them awaiting your instruction. If we have not heard from you after 30 Calendar Days, we will send the remaining funds back to the account they came from.

24.10 When the account holder reaches 18 years old

At 18 the Account will automatically convert into a Triodos Cash ISA. 30 Calendar Days before the child's 18th birthday we will write to the Account operator to inform them that this will happen.

24.11 Changing your mind

If you change your mind about having a Triodos Junior Cash ISA 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 your annual Junior ISA subscription limit. We will pay you interest for the period your money was held in the Junior Cash ISA.

- 24.12 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with you is competent to carry out those functions and responsibilities.

25. Triodos Right Start Saver

- 25.1 Right Start Saver Accounts are designed for children from birth to age 18. They are subject to the details outlined in our Right Start Saver application pack and our information sheet 'Setting up an account for a child'. This is available on our Website or you can contact us for a copy.

25.2 Notice period

The Triodos Right Start Saver is an easy access account.

25.3 Opening a Right Start Saver Account

A Right Start Saver Account can be opened in the child's own name from the age of seven. If an Account is opened in the sole name of the child, that child is then the only person able to withdraw funds or obtain information on the Account. Right Start Saver Accounts can also be held in trust for the child from birth until the age of 16 by opening an Account in an adult account operator's name 're' the child. This makes the adult the signatory to the Account, but the funds belong to the child. This type of account can only be opened by an individual aged 16 or over who has parental responsibility for the child. In all instances the child is the Account holder.

25.4 Internet banking access

If internet banking access is requested for a Right Start Saver Account it will be granted to the Account operator for a 're' Account. For an Account held by the child in their own name, internet banking will be available should they wish to access their Account online.

Please note that you will not be able to make payments online via internet banking from this Account.

25.5 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account annually in January.

25.6 Statements

Statements for this Account will be available online via internet banking or by post, in January. If you choose to have internet banking access to your statements, you will be sent an email notification when your statement is ready to view.

25.7 When the Account holder reaches 16 years old

From the age of 16 years, the Account must be held in the name of the Account holder, if the Account is a 're' account it will be put into the child's name only.

We will contact any Account operator at this stage with a reminder of this and send a new mandate to be completed.

25.8 When the Account holder reaches 18 years old

Right Start Saver Accounts are not designed to be held beyond 18 years of age. We will contact the Account holder or

adult Account operator 30 Calendar Days before the Account holder's 18th birthday for instructions regarding the Account. If we do not receive a reply by the 18th birthday, the Account will be changed into a Triodos Saver.

26. Triodos Saver

26.1 Notice period

The Triodos Saver is available as a 33, 90 day or 1 year notice account, you specify which you would like on your application.

If your Triodos Saver is opened following maturity of a Triodos Ethical Savings Bond, it will be opened as a 33 day notice account. The notice period for closure on the Triodos Saver will be waived for 30 Calendar Days following the opening of the Triodos Saver.

26.2 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account monthly.

26.3 Statements

Statements for this Account will be available online via internet banking or by post, in January. If you choose to have internet banking access to your statements, you will be sent an email notification when your statement is ready to view.

27. Triodos Regular Saver

27.1 Notice period

The Triodos Regular Saver is available as a 33 or 90 day notice account, you specify which you would like on your application.

27.2 Deposits and withdrawals

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 for that six month interest period. The interest rate will never fall below 0.00%. See our Interest rates for personal savings accounts document or Interest rates for personal savings accounts including discontinued accounts document available on our Website or call us for details.

27.3 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account six monthly in January and July.

28. Triodos Fixed Regular Saver

The Triodos Fixed Regular Saver is restricted to one account per person, including one in joint names.

28.1 Notice period

The Triodos Fixed Regular Saver is a 33 day notice account.

28.2 Limited Issue

Triodos Bank reserves the right to close the Fixed Regular Saver to new deposits at any time without notice. They are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the account without the need to gather any further information from the customer.

28.3 Deposits

The minimum opening deposit is £25 and the maximum is £500. Deposits in the Triodos Fixed Regular Saver must be new to Triodos Bank. Transfers from existing Triodos Bank savings accounts are not permitted. One payment only per calendar month, minimum £25 and maximum £500, must be deposited in consecutive monthly payments.

If you deposit more than the maximum monthly amount of £500, we will send the additional funds back to the account they came from.

No more than two withdrawals per calendar year can be made from the Account.

If these rules are breached on more than one occasion we reserve the right to change the Account to a 33 day notice Triodos Saver.

28.4 Interest

Interest is fixed for one year from opening. Interest is calculated daily and credited to your Account every six months in January and July.

28.5 Maturity

After one year, the Account will be changed to a 33 day notice Triodos Regular Saver, and the relevant terms and

interest rates will apply. A minimum of 30 Calendar Days before the fixed interest rate ends we will contact you to confirm these details and the new interest rate.

29. Triodos Online Saver

29.1 Notice period

The Triodos Online Saver is an easy access account.

29.2 Opening deposit

Your opening deposit must be transferred electronically from (one of) your nominated account(s).

29.3 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account monthly.

30. Triodos Online Saver Plus

The Triodos Online Saver Plus is restricted to one account per person, including one in joint names. Only one account per person (either joint or sole) can be opened or held in any 12 month period.

30.1 Notice period

The Triodos Online Saver Plus is an easy access account

30.2 Limited Issue

Triodos Bank reserves the right to close the Online Saver Plus to new deposits at any time without notice. They are available

to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer.

30.3 Opening deposit

Your opening deposit must be transferred electronically from (one of) your nominated account(s). If you do not make your opening deposit within 12 months of opening the account, we reserve the right to close your account.

30.4 Transactions

All transactions, both to and from the Account, must be carried out by electronic bank transfer.

30.5 Balance limits

There is a maximum balance and we reserve the right to return funds received over this maximum to the source account. Details of this maximum balance are available on our Website and on request.

30.6 Withdrawal restrictions

Three penalty-free withdrawals are allowed per 12 month period. The 12 month period is calculated from the date of account opening and every anniversary of opening thereafter. Excess withdrawal rate will apply on the balance during (and after) bonus period in a calendar month where a withdrawal is made which exceeds the free annual withdrawal limit.

30.7 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account in January. The interest rate may

include a fixed introductory bonus for the first 12 months from the date the account is opened. After this period, the credit interest rate for the account will apply. A minimum of 30 Calendar Days before the end of the bonus period we will contact you to remind you of this.

30.8 Statements

Statements for this Account will only be available online via internet banking, in January. You will be sent an email notification when your statement is ready to view.

31. Triodos Charity Saver

At Account opening you must select a Charity from the list of charities that we currently work with, to benefit from your savings.

31.1 Triodos donation

We will donate the equivalent of a percentage of the annual average balance of your account to the selected charity, except Triratna Preceptors' College Trust (formerly known as Friends of the Western Buddhist Order) and Quaker Social Housing Trust. See the Charity Saver Summary Box on our Website, or call us for more details. Any donation we make to the Somerset and Dorset Wildlife Trusts is split equally between the two trusts.

31.2 Donate your interest

In addition, you can choose to donate a percentage of the annual interest earned by your Account to that charity.

31.3 Notice period

The Triodos Charity Saver is a 33 day notice account.

31.4 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

32. Triodos Ethical Savings Bonds

The Triodos Ethical Savings Bonds are intended solely for customers who want to invest their savings for a fixed term and at a fixed interest rate.

They are available only to personal customers and not to nominees or business customers.

32.1 Limited Issue

Triodos Bank reserves the right to close this issue of the Bonds to new deposits at any time without notice. The Ethical Savings Bonds are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer, and the opening deposit has been received.

32.2 Bonds and investment limits

Once your Triodos Ethical Savings Bond is opened you cannot add to it. There is a minimum and maximum balance for these accounts. We reserve the right to return funds received over this maximum to the

account they came from. Details of the limits are available on our Website and on request.

32.3 Fixed term and withdrawals

As the Bonds are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity, except for transfers of interest if you have chosen to have your interest paid monthly.

Deposits will be held in your Ethical Savings Bond for the agreed fixed term, starting from receipt of your funds. Your opening statement will confirm the start date and the maturity date of the Bond.

No withdrawals from your Ethical Savings Bond will be allowed during the term of the investment.

Once your Ethical Savings Bond is opened, you cannot change your mind and cancel the contract by closing the account (unless the Account has been opened in the last 30 Calendar Days, see the 'Closing your Account' section in the General Terms and Conditions for more details).

Early closure is not permitted except on the death of a sole depositor, or in certain other exceptional circumstances at our discretion. We may request evidence of death, or exceptional circumstances prior to allowing early closure of your Ethical Savings Bond. If the Ethical Savings Bond is held in joint names, on the death of one of the account holders a new mandate will be required for the Bond to be transferred into the name of the remaining Account holder until maturity.

32.4 Interest

Interest is fixed for the term of each Triodos Ethical Savings Bond. Interest is calculated daily from the day that the total amount

shown on your application or maturity instruction has been deposited in your Triodos Ethical Savings Bond up to and including the day before the Bond matures.

Interest can stay in your Account or be paid away. If you do not indicate a preference at the time of your application, the interest will stay in your Account. You will not be able to change how interest is paid during the lifetime of your Bond.

Where the interest stays in your Account, it will be paid annually in January and on maturity.

Interest will be paid monthly where interest is paid away to your chosen interest payment account. This will occur on the first Business Day of each month. If interest is paid away, it must be to the interest payment account provided by you at the time of your application, or as subsequently advised by you where these details have changed. This account must be a personal account in your own name or a joint personal account in the same name(s) as your Triodos Ethical Savings Bond. It can be a Triodos Bank Account or an account at another UK bank or building society. It is important that we hold up to date records of your interest payment account.

32.5 Statements

Statements for this Account will be available online via internet banking, in January. You will be sent an email notification when your statement is ready to view.

32.6 Maturity

Your Triodos Ethical Savings Bond will mature on a fixed maturity date. We will tell you this date in writing at the time your Bond is issued. A minimum of 30 Calendar Days before the fixed maturity date we will

contact you to ask you to choose where you'd like your maturing funds transferred and let you know if there's an option to transfer your maturing funds into another Triodos Bond.

If we don't hear from you before the Ethical Savings Bond matures or your maturity instruction contains incorrect information that prevents us from processing the instruction or completing it by the end of the Business Day prior to the maturity date, a Triodos Saver Account will be set up and the money paid into that. The notice period for closure on the Triodos Saver will be waived for 30 Calendar Days following the opening of the Triodos Saver.

Account Specific Terms & Conditions for 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.

33. Triodos Cash ISA (TOISA)

No further funds can be paid into this Account, regardless of withdrawals. Funds held in a Triodos Cash ISA (TOISA), previously called TESSA-only ISA, may be transferred into another ISA. See the earlier paragraph about transfers under Triodos cash ISA in section 20.

33.1 Notice period

The Triodos Cash ISA (TOISA) is 33 day notice account.

33.2 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

34. High Interest and Social Investor Cheque Accounts

These are payment accounts with cheque books that allow standing orders and direct debits to be set up.

34.1 Notice period

The Triodos High Interest and Social Investor Cheque Accounts are easy access accounts.

34.2 Cheque charges

The High Interest Cheque Account and Social Investor Cheque Account allows the use of 12 cheques for free per calendar year with a charge for every cheque used after that. Please refer to our Tariff. Before we deduct any charges, we will give you at least 14 Calendar Days' notice in writing.

The Social Investor Cheque Account (special notice) allows unlimited free cheques to be drawn.

34.3 Minimum balance for re-ordering cheque books

A High Interest Cheque Account must have a minimum balance of £1,000 in it before a cheque book may be ordered. For both types of Social Investor Cheque Accounts a minimum balance of £5,000 is required.

34.4 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and paid quarterly in January, April, July and October.

34.5 Statements

Statements for these Accounts will be available by post in January, April, July and October.

34.6 Closing your account

If you wish to close a cheque account, all unused cheques must be returned to us with your closure request letter. We will not normally be able to close the account until we have received the unused cheques.

35. Special Rate Saver

35.1 Notice period

The Special Rate Saver is a 33, 90 day or 1 year notice account, as specified to us when you opened your Account.

35.2 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account monthly.

If the Account balance falls below the £250,000 minimum, then Triodos Saver interest rates will apply.

36. Personal Savings Account 2

36.1 Notice period

The Personal Savings Account 2 is a 1 day notice account.

36.2 Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account six monthly in January and July.

Large print, braille and audio
versions available on request.

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