

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

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1. Introduction

- 1.1 These Terms and Conditions govern your personal bank account(s), including joint account(s), with the UK Branch of Triodos Bank NV. These Terms and Conditions form part of the Contract between you and us. The Contract also includes the terms about charges in our Personal Banking Tariff. They explain our obligations to you and your obligations to us.
- 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 accounts and services we offer to personal customers. The account specific Terms and Conditions apply to particular accounts. If their Terms and Conditions are not consistent, the account specific Terms and Conditions will prevail over any general Terms and Conditions.
- 1.3 You should read these Terms and Conditions carefully and retain 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 Contract between you and us) if you request this. These Terms and Conditions are also available on our website.
- 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 mandate. You can also contact us and request a copy of the Terms and Conditions that apply to your account at any time.
- 1.5 References in these Terms and Conditions to our Personal Banking Tariff are references to that leaflet as amended from time to time. We may change the terms about charges in that leaflet.

- 1.6 We regard savers as important partners - it's your money that makes possible the financing of innovative, social and environmental ventures. We aim to be fair and reasonable in all our dealings with you and to give you the information you need to make informed decisions about your money.
- 1.7 Personal accounts must not be used for business purposes.

Part 1: General Terms and Conditions

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 3.4 on page 5;
 - **We, us** and **our** refer to Triodos Bank NV incorporated under the laws of the Netherlands;
 - **Account** means your account(s) held with us;
 - **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;
 - **Tariff** means our leaflet entitled Personal Banking Tariff;

- **Terms and Conditions** means the general and specific Terms and Conditions, online Terms and Conditions, our Tariff and the application form;
- **Website** means our internet presence at www.triodos.co.uk;
- **The gross rate** is the contractual rate before any tax is taken off;
- **Annual Equivalent Rate (AER)** shows what the interest rate would be if interest was paid and compounded once each year;
- **Flexible ISA** refers to an ISA which, from 6 April 2016, allows the account holder to replace cash that has been withdrawn without the replacement counting towards their annual ISA allowance/subscription limit.

3. Opening an Account

3.1 Proof of your identity and address

When you open an Account with us, we need to obtain sufficient proof of your identity and address to enable us to satisfy our legal obligations and protect you, the public and Triodos Bank against fraud and misuse of the banking system. To help us verify your identity we may use the details you supply to make electronic searches about you at credit reference agencies who will supply us with information from specific databases, including information from the Electoral Register and fraud prevention agencies. This information will be used solely for the purpose of verifying your identity and address. A record of this process will be kept that may be used to help other companies to verify your identity. The agencies will record details of the search but not of our decisions based upon it. We may also pass information to organisations involved in fraud prevention, to protect ourselves and our customers from theft and fraud. If you supply false or inaccurate

information and we suspect fraud, we will record this and share this information with other organisations.

In some instances we may need to ask you to send in further information or documents. From time to time we may also need to update the proof of identity and address we hold for you or make any other enquiries as are necessary at any time in pursuing our legal and regulatory obligations.

We will not permit payments from this new Account or any other account you hold with us until we have sufficient evidence to verify your identity and address. You will still be able to make deposits into your Account but you will not be entitled to receive Account details or statements. If you are unable to provide sufficient evidence within the deadline we give you, we will return any deposits you have made to the bank or other financial institution from which they originated, as required by law.

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.

It is your responsibility to keep us up to date with any changes to your personal circumstances i.e. change of name or address.

- 3.1.1 We may carry out checks on transactions to and from your Account for fraud prevention purposes. As part of this we may need to confirm details or request additional security information before a payment can be processed.

We may contact you to discuss these checks through post, phone, email or secure messaging in Internet Banking. If we cannot reach you we will not process a payment if we cannot verify its authenticity. This may lead to payments being delayed.

3.2 Age Restrictions

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

3.3 Signature requirement

If you choose an account which can be operated by post, we will ask you to fill in a section on the application form, called a mandate, giving us a specimen of your signature. Verifying your signature is required in order to allow us to make payments from your Account and act on any instructions sent to us regarding your account.

Similarly, if you open an account online, we will send you a Signature reply form to sign and return so that we can process any future instructions that need to be made in writing. Any instructions received where we don't hold a signature will not be processed.

3.4 Joint Accounts

Each joint Account holder authorises us to accept and act upon instructions sent or given to us by letter or electronically, by any one of or in some instances both of the joint Account holders on behalf of all of them. Including instructions such as agreeing to vary the terms on which existing Accounts in your joint names are operated, to transfer funds in or out of the Account or to close any Account.

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 it is cancelled by any such other joint Account holders, or treated by us as cancelled or by operation of law.

If any one of the joint Account holders tells us of a dispute between them, we may treat this as notice of cancellation of the authority

of any single joint Account holder. If we do, any further transactions will need the authority of all the joint Account holders.

In the event of the death of either of you, the survivor may be asked to complete a new mandate. Subject to any rights we or a third party may have, any money in the Account will be at the disposal of the survivor.

Subject to the mandate, we may make account specific information about a joint Account available to any other joint Account holder by telephone, letter or electronically. Unless you specify otherwise all statements will be sent to the first Account holder.

3.5 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.

3.6 Nominated account

For security reasons, when applying for one of our online accounts, we require you to nominate an account from which you will electronically transfer your opening deposit. All withdrawals from your Account will also 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.

4. Giving us instructions

Unless we have made other specific and documented arrangements (including Internet Banking, please see section 16), 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 etc.

If you apply for your Account online, and you are required to give us any written instructions in relation to your Account, you will need to return the signature form, sent to you after your Account is opened. If we do not hold a copy of your signature, you will not be able to give us instructions in writing.

5. Paying into your Account

5.1 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 & Conditions found in Part 2 of this guide.

5.2 Once your Account is open, you can make further payments into your Account:

- by instructing another bank or building society to make an electronic transfer from your account with them to your Account with us;
- by bank giro credit across the counter at any UK bank or building society using one of our paying-in slips. This service is free at branches of Royal Bank of Scotland. Other banks may charge for this service*;

- by standing order through another bank or building society;
- by post 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 by electronic bank transfer.

5.3 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. Cash can be deposited at other banks using one of our paying-in slips. There may be a charge for this service from the other bank.

5.4 Paying in cheques made out to other people

Cheques or other items can only be paid into an Account in the name of the person to whom they are made out. An exception to this rule is in the case of a joint Account. We will accept a cheque or other item made out to only one of the Account holders. But please note that if a cheque is made out to two or more people, and there is no joint Account, it cannot be paid into a sole Account.

If you are paying in a cheque to an account for a child then the cheque must be made payable to the child's name. Where the adult operates an account with a child then the cheque can be made payable to either the adult or the child's name on the account.

6. When your money is available

6.1 When you pay funds into your Account, your funds will start earning interest from the day the funds are paid into your Account. When you pay cash or make an electronic transfer into your Account through another bank, the funds will normally be available to withdraw the next Business Day.

6.2 Paying in by cheque

When you pay a cheque into your Account through another bank, the value of the cheque is added to your Account balance on the date we receive the funds, which is normally two Business Days after you have paid it in. When you send a cheque to us by post, the value of the cheque is added to your Account balance on the date we receive it and pay it into your Account. In both cases, they start earning interest, but as 'un-cleared' funds they are not yet available to you for withdrawal. We must first ask the bank of the person who issued the cheque to confirm they will pay us the value (to 'clear' the cheque). If the other bank refuses to pay us its value, the value of the cheque is deducted from your account as at the date it was added.

If you paid the cheque in at another bank, the funds will be available for withdrawal on the second Business Day after they were added to your account. If you sent the cheque to us by post, the funds will be available for withdrawal on the third Business Day after they were added to your account. We can arrange faster "special clearance" for a fee, please see our Tariff.

The value of the cheque will become 'cleared' funds by the end of the sixth Business Day after the funds were added to your Account.

For example, you pay in a cheque for your Account through another bank on Monday, and it will be paid into your Account (and start earning interest) on Wednesday (Transaction date, or **T**). The funds will be available for withdrawal on Friday (**T + 2**), although they are not cleared funds until the end of the following Thursday (**T + 6**).

You send a cheque to us by post, and it is paid into your Account (and starts earning interest) on Wednesday (Transaction date or **T**). The funds will be available for withdrawal on Monday (**T + 3**), although they are not cleared funds until the end of the following Thursday (**T + 6**).

6.3 If a cheque which you have paid into your Account is returned unpaid, its value will be deducted from your Account. We will inform you when this has been done. Depending on the reasons why the cheque was unpaid, we will either ask for payment again from the bank of the person or business that issued it, or return it to you.

7. Interest

7.1 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 your Account information and our Summary of Interest Rates for Personal Accounts.

7.2 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 your Account information and our Summary of Interest Rates for Personal Accounts.

7.3 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 Base Rate;
- 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.

7.4 We may change the interest rates on your Account with us. This change may be effective immediately. New rates will be published on our Website within three Business Days of a change. We will let you know of any changes in interest rates within 30 Calendar Days by letter, email and through our Website. Details of our current interest rates will be published on our Website and on any statement we send you.

7.5 Tax

From 6 April 2016, all account interest will be paid without any tax taken off.

8. Payments out of your Account

8.1 Notice Period

Payments from your Account will be made in accordance with the 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.

8.2 You can make payments from your Account as long as there are enough available funds in your Account to cover the payments. 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 for that day. When a payment is due on a day which is not a normal Business Day, we will make the payment on the next Business 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 on our Tariff - if we have to refuse a payment.

We may refuse to carry out a credit or debit instruction from you if we are not reasonably satisfied as to the legality of the proposed transaction.

8.3 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. Please ensure that you provide us with the correct account details for your beneficiary each time you want us to make a payment on your behalf. This facility is only available where the beneficiary's bank is able to accept Faster Payments. You can check your beneficiary's bank sort code to see if it accepts Faster Payments at www.canipayfaster.co.uk. The funds will be taken from your Account on the day we initiate the payment in accordance with your request and will arrive in the beneficiary's account by the next Business Day. You earn interest until the day the beneficiary receives the funds in their account. Once a payment has been made using the service the transaction cannot

be cancelled. For the maximum amount that can be transferred using Faster Payments, and the timescales for payments being received, please see the FAQs on our website. 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 12 of these Terms and Conditions. Any transfer requested above this limit will default to a CHAPS transfer and a charge may apply.

- 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.

8.4 If your Account has Internet Banking access, you can transfer funds by Faster Payment to your nominated account(s) through Internet Banking. For the maximum amount that can be transferred using Faster Payments, and the timescales for payments being received, please see the FAQs on our website.

For further information on accounts with Internet Banking access please see section 16.

9. Charges

9.1 When you open your Account, we will give you details of any charges for the day to day running of your Account. You can also find out about these charges by contacting us or looking on our Website.

9.2 If we increase any of these charges or introduce a new charge, we will tell you at least 30 Calendar Days before the changes take effect or at least 60 Calendar Days before the changes take effect for accounts that have cheque and/or direct debit and standing order facilities. 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.

9.3 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.

9.4 Early Access Charge

At our discretion 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 the interest you would have earned on that £500 for 75 Calendar Days (i.e. 90 - 15) will be deducted from your Account.

10. Closing your Account

10.1 You may apply in writing to close your Account at any time, subject to the applicable notice period. Additionally for a period of 30 Calendar Days after the date you open your Account with us, you have the right to cancel your contract with us by closing your Account.

- 10.2 We may close your Account if you fail to operate your Account according to agreed Terms and Conditions or regularly fail to ensure that there are sufficient cleared funds in your Account to make requested payments. If we close your Account, we will write to you and, unless there are exceptional circumstances including but not limited to unauthorised borrowing, we will give you 30 Calendar Days notice of our intention to close your Account or 60 Calendar Days' 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 14 on your liability to us.

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.

11. Dormant Accounts

We may suspend operation of an Account that has been inactive for at least 12 months. We do this to protect you and to prevent fraud. It also protects your privacy by not allowing confidential information to go to an old address.

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.

12. Changes to these terms

- 12.1 From time to time we may change these Terms and Conditions. We will notify you of any material change by email or by post. We will always make the latest version of these Terms and Conditions available on our website.

- 12.2 If we decide to make a material change to these Terms and Conditions that is not to your advantage we will give you 30 Calendar Days' notice of the change or 60 Calendar Days' notice for accounts that have cheque and/or direct debit and standing order facilities. The only exception is when there is a change in the law or regulations.

- 12.3 If the changes are not to your advantage you may wish to close your Account. If you do so before the change is due to take place, any account notice period will be waived and no penalty charged. If we do not hear from you, we will consider that you have accepted the changes.

- 12.4 If we make any material changes to these Terms and Conditions that do not disadvantage you, we may make them immediately and tell you about them within 30 Calendar Days of having done so.

- 12.5 You will not be notified by email or post of incidental changes such as clarity, drafting and typographical amendments or changes to reflect the facilities offered by new products or services to benefit our customers. These will be made immediately and will be available on our Website.

13. Our liability to you

13.1 If we do not carry out your request, or delay doing so, or do not carry out your request correctly, we will be liable for any direct loss and the interest that you did not receive from us as a result of our failure or late action or mistake, if 13.2 below does not apply. We will not be responsible to you for any indirect losses or losses that we could not reasonably have expected to foresee or to occur.

13.2 Our responsibility in relation to the section above is subject to the following:

We will not be responsible to you for any loss you may suffer if we or any of our agents or correspondents are prevented from or delayed in providing you with any banking or other services due to compliance with laws preventing money laundering, fraud or terrorist financing, strikes, industrial action, failure of equipment or supplies, or other causes beyond our reasonable control.

13.3 In the event that we are informed of a payment having been transferred into your account in error we will notify you and place the funds on hold. You will have 15 Business Days in which to dispute this before the funds will be debited from your Account and returned to the sending bank account.

13.4 We will not be responsible for any payments from the Account or any loss you may suffer including any indirect loss, caused by:

- your failure to keep your password, user name and memorable word or other confidential information about your Account secure;
- your failure to take all reasonable precautions to prevent unauthorised or fraudulent use of your password, user

name or memorable word or other confidential information about your Account;

- your failure to comply with the security obligations set out in these Terms and Conditions and the security recommendations on our Website; or
- our disclosure of your personal or financial details to tax authorities.

14. Your liability to us

14.1 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.

14.2 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.

15. Statements

15.1 Statements for all Accounts are issued in January and July free of charge. 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.

- 15.2 We recommend that you carefully check your Account history regularly. If any entry appears to be wrong, you should tell us as soon as possible.

16. Internet banking

If you have indicated that you would like us to provide Internet Banking services, the following Terms and Conditions will apply in addition to our general Terms and Conditions for personal savings accounts. As with those general Terms and Conditions, we may change the following Terms and Conditions at our discretion and give you at least 30 Calendar Days written notice, except where specifically stated otherwise. The changed Terms and Conditions will apply from the date specified in the notice.

These Terms and Conditions set out the rules governing your internet access to your personal Account(s). They explain our obligations to you, and your obligations to us, when operating these Accounts.

16.1 Use of websites

Some of our websites have additional terms of use that apply to the relevant site. These will be found on the website. If there is any conflict or ambiguity between the website terms of use and the Terms and Conditions in this section, the Terms and Conditions in this Agreement will apply.

16.2 Availability of Internet Banking services

We work hard to make sure our Internet Banking services are available at the times you wish to use them. However, we cannot and do not guarantee their availability, nor that access to, and use of, our websites will be uninterrupted or error free. From time to time we may need to suspend provision of the Internet Banking services for repair, maintenance or upgrade purposes.

We will not, in any event, have any liability to you if we are prevented from, or delayed in, providing any Internet Banking services due to the failure of any telecommunication link or other equipment or infrastructure not owned or controlled exclusively by us and/or any acts or omissions of third party telecommunications or internet services providers.

16.3 Instructions

For the purposes of the general Terms and Conditions referred to above and the requirements: (1) to provide written confirmation of your request to make a withdrawal from your Account; and (2) to provide all other instructions in relation to the operation of your Account in writing (unless we have made other specific and documented arrangements), you can comply with these requirements by providing us with the relevant details using your authenticated security details on our site. However, please pay careful attention to the security notice set out in the following section.

16.4 Security notice

Internet banking is safe and convenient as long as you take a number of simple precautions, including (but not limited to) the following:

- keep your computer secure. Make sure that any computer you are using benefits from up-to-date anti-virus and spyware software and a personal firewall. If you use a public computer (for example, in an internet café), you should ensure you do not leave any personal details stored on that computer after you have finished using it;
- keep your username and passwords secret. This includes (but is not limited to) taking the following precautions: (1) destroying any password notification immediately after receipt from us; (2)

never writing your password or username details in a way that might be understood by someone else or recording them on any item or in any place that might be accessed by someone else; (3) taking all reasonable care to ensure that no-one sees your password or username when you use them;

- treat emails you receive with caution and be very wary of emails or calls asking you to reveal any personal security details. Triodos Bank (or the police) will never contact you to ask you for your Internet Banking password or username information;
- 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.

16.5 Please remember that internet communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any unauthorised access by a third party and/or corruption of data being sent to us by email.

16.6 If you are a victim of internet fraud and someone gains unauthorised access to your Account, then we will refund the full amount of money taken from your Account, provided each of the following conditions applies:

- you have not given your security details (including your password or username details) to anyone else;
- the loss was not caused by your use of an account aggregation service (i.e. a service provided by another company that allows you to view all of your bank details on a single website);

- you have not sent us incorrect payment instructions;
- you have used reasonable care when using Internet Banking (e.g. logging off at the end of each Internet Banking session and not leaving your computer unattended while logged on to the Internet Banking service);
- you inform us as soon as possible of any security breach, or potential breach, of which you are aware;
- you have not acted fraudulently;
- you have taken the precautions described in these Terms and Conditions and complied with all other reasonable instructions we may give from time to time regarding security details.

16.7 For the avoidance of doubt, our promise to compensate you in the circumstances described above only extends to a refund of the amount taken from your Account and does not extend to any additional loss you may suffer in consequence of any unauthorised access to your Account.

16.8 Client browser

Your client browser must be Javascript enabled.

16.9 Access

Full Internet Banking access is available for the Triodos Online Saver, Triodos Online Saver Plus, Triodos Saver, Triodos Online Cash ISA, Triodos 90 Day Notice Online Cash ISA, Triodos Cash ISA, Triodos Regular Saver, Triodos Fixed Regular Saver, Triodos Charity Saver.

Once registered you will be able to do the following online:

- make payments to nominated accounts, subject to account type and notice period
- download statements/transaction histories

- choose to receive information from us electronically, rather than by post
- make changes to:
 - your address
 - your email address
 - your telephone numbers
 - how you receive your statements
 - salutation (i.e. how we address you in letters and emails)
 - the percentage donation you make to your chosen charity (Triodos Charity Saver only)
 - session timeout limits (how long you want to remain logged in to Internet Banking when there's no activity subject to a recommended maximum time out limit)
 - the order in which your Accounts are listed when you log in.

You will be able to access the Triodos Cash ISA (TOISA), Triodos Bonds, Triodos Right Start Saver, Triodos Ethical Junior Cash ISA and Triodos Fixed Rate ISA online but you will not be able to make payments from these accounts.

Please note that if the account is a Triodos Right Start Saver or Triodos Ethical Junior Cash ISA with an adult account operator, it is only the adult's details that can be amended through Internet Banking.

Any amendments to the functionality listed will be notified to you within your secure Internet Banking session.

16.10 Transactions

Some specific conditions apply to transactions processed through Internet Banking:

If you want to transfer money from your Account online, you must do so to a nominated account(s). In the case of sole Account holders, this nominated account must be a personal account held in your name – see section 3.6. 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, if you wish one sole personal account each).

Instructions to make a payment from your Account may only be given to take effect after the expiry of the 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. Please refer to the Early Access Charge provisions above for more information.

Banking instructions to pay money from your Account may not be cancelled once you have authorised them and we have accepted them, unless we agree to do so at our discretion. If we do agree we may make a charge.

You may want to resubmit or delete rejected transactions. If you don't they will continue to appear on your 'rejected transaction' overview.

16.11 Statements

If you have opted to continue receiving your statements in paper format, they will be sent to you at the same frequency as currently set on your Account. You may change this from within Internet Banking at any time.

If you have opted to receive statements online, please note that official reminders of their availability will only be emailed to you bi-annually (January and July). If you have elected to have them produced more frequently, they will be available within your Internet Banking area but we will not tell you each time one is produced. In both cases you will be able to view (and print) all your transactions between particular dates online at any time.

16.12 Joint Accounts

When we refer here to “you” this may include either or both joint Account holders. If you are arranging to access a joint Account with another person, you must both complete the joint Account application form. Within Internet Banking only one of you will be required to authorise an instruction. This will override any previous instruction that both signatures were required.

Username and password information will be sent to both parties separately, but for the purposes of the general Terms and Conditions and the requirements: (1) to provide written confirmation of your request to make a withdrawal from your Account; and (2) to provide all other instructions in relation to the operation of your Account in writing (unless we have made other specific and documented arrangements), one of you can comply with these requirements by providing us with the relevant details using your authenticated security details on our site. However, please pay careful attention to the security notice set out.

If either of you informs us in writing of a dispute between you, we will treat this information as notice of termination of the mandate, thereby suspending internet access. Any further instructions will need the authority of both of you.

16.13 Variation/Termination

We may at any time vary or terminate some, or all, of our Internet Banking services. In the case of any material variation, or termination, we will give you as much notice as we reasonably can in the circumstances.

17. Confidentiality

17.1 We will treat all your personal information as private and confidential (even when you

are no longer a customer). Information we hold about you will not be disclosed to anyone unless:

- we are legally required to disclose;
- we have a public duty to disclose;
- our interests mean we must give the information (for example, to prevent fraud);
- the disclosure is made with your consent.

- 17.2 Notwithstanding 17.1, where required by legislation or agreement with tax authorities to do so, we may disclose personal and financial details to a tax authority.
- 17.3 We will not give your name and address to anyone else for marketing purposes.
- 17.4 To ensure that we, or someone acting on our behalf, carry out your instructions accurately and for training and monitoring purposes, we may record your telephone calls with us. Any recordings remain our sole property.
- 17.5 We will only give Account details and information over the telephone if you have set up a security word or other specific arrangement with us and we remain satisfied of its security. No transaction instructions or changes to your customer details will be accepted over the telephone unless you have previously given written instructions for us to do so.

18. Crime prevention and debt recovery

- 18.1 To prevent crime, verify your identity, recover debt and to meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with fraud prevention, law enforcement, debt recovery agencies and other organisations including other lenders.

18.2 If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

19. Data Protection Act 1998

19.1 Your personal information held in our computer and filing systems may be used in the following ways:

- to assist us in providing the service for which you have applied;
- to keep you informed of other services which may be of interest to you, unless you have opted not to receive them;
- enquiries may also be made with credit reference agencies and in such cases the agencies will keep a record of our enquiry. However we will only disclose information about you to the agencies in the event of your defaulting on a debt.

19.2 We may be required to report information about you to tax authorities. In such circumstances we will disclose personal and financial details to the relevant tax authority.

19.3 These uses of your personal information are covered by our registration under the Data Protection Act 1998 (Reg no: Z6794013). Under the terms of the Act you have the right to make a written request for a copy of the information we hold about you, on payment of a charge, please see our Tariff.

20. Marketing of services

From time to time we will send you information about our products and services and the projects we lend to. We are careful not to send you information, or additional information about our services, where you do not want it. You can say what

information you want to receive when you open an Account with us. We will also remind you of your right to say you do not wish to receive information about our services.

21. Bankers' references

We will only provide bankers' references or bankers' opinions in reply to status enquiries made about you if you give your written consent. A copy of the reply will be available to you on request. If you would like to know more about the way bankers' references work and our charges, please let us know.

22. 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. €200,000 per account.

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

23. Complaints

23.1 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 or (+44) 117 973 9339 from abroad. All calls to and from Triodos Bank may be recorded;
- 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.

23.2 We will then arrange for the right person to investigate your concerns. When you contact us, please provide the following:

- your name and Account number;
- the reason for your complaint;
- the product, if applicable, that your complaint refers to;
- the name of the person(s) that you dealt with;
- copies of any documentation relevant to your complaint; and
- a suggestion of what you would like us to do.

23.3 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.

23.4 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 write to:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR
Telephone number: 0300 123 9123.
www.financial-ombudsman.org.uk.
complaint.info@financial-ombudsman.org.uk

23.5 If you purchased your product online you could submit your complaint through the European Commission's Online Dispute Resolution website. You can find out more information 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.

24. 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.

25. Governing Law

The operation of your Account will be governed by the Law of England & Wales. The language we will use in our communications will be English. These Terms and Conditions are governed by the Law of England & Wales.

26. Outsourcing

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.

Part 2: Account Specific Terms and Conditions

27. Triodos cash ISA Terms and Conditions

27.1 An 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 investment will be, and must remain, in your beneficial ownership and must not be used as security for a loan.

27.2 Where an application for an ISA in the present tax year has been made but no subscriptions were made in that 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.

27.3 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 the 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. Where an ISA is transferred to a new ISA Manager they could require that a new ISA

application is completed. ISA transfers into Triodos Bank are subject to acceptance.

Please note that you cannot complete an ISA transfer between two of the same Triodos cash ISA accounts including those that have currently or previously paid a bonus interest rate.

27.4 We will notify you if your ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs ISA Regulations.

27.5 The maximum annual subscription limits for ISAs and combination of permitted ISAs are set by regulation. 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 invested 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, telegraphic transfer. 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 investor. 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).

27.6 Interest earned on ISAs is calculated daily, and credited to your Account six-monthly. We will send you statements in January and July each year. You may withdraw funds at any time by giving us written instructions or by using Internet Banking (see Notice Period section 8.1).

27.7 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 and you can still withdraw funds from your ISA but you can no longer subscribe to it.

27.8 Cancellation of subscription

Once a valid subscription has been placed 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.

27.9 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 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.

28. Triodos Cash ISA

The Triodos cash ISA Terms and Conditions (see section 27) apply to this Account in addition to the following:

28.1 The Triodos Cash ISA is a flexible ISA (from 6 April 2016).

28.2 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 and Triodos Bank's general Terms and Conditions.

28.3 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 your existing Triodos account, that allows withdrawals, you can do this without it being given as your nominated account. If you do not make your opening deposit within 12 months of opening the account, we reserve the right to close your account.

However, 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.

28.4 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 six-monthly.

28.5 Statements

Statements for this Account will be available online or by post. If you choose to have online access, official reminders of their availability will be emailed to you bi-annually (January and July).

29. Triodos Online Cash ISA

The Triodos cash ISA Terms and Conditions (see section 27) apply to this Account in addition to the following:

29.1 The Triodos Online Cash ISA is a flexible ISA (from 6 April 2016).

29.2 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 and Triodos Bank's general Terms and Conditions.

29.3 Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If you are making your opening deposit from your existing Triodos account, that allows withdrawals, you can do this without it being given as your nominated account. If you do not make your opening deposit within 12 months of opening the account, we reserve the right to close your Account.

However, 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.

29.4 Interest

The interest rate is variable and, 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 the bonus period we will contact you to remind you of this. Current interest rates are available on our Website and on request.

29.5 Statements

Statements for this Account will only be available online. Official reminders of their availability will be emailed to you bi-annually (January and July).

30. Triodos 90 Day Notice Online Cash ISA

The Triodos cash ISA Terms and Conditions (see section 27) apply to this Account in addition to the following:

30.1 The Triodos 90 Day Notice Online Cash ISA is a flexible ISA (from 6 April 2016).

30.2 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 and Triodos Bank's general Terms and Conditions.

30.3 Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If you are making your opening deposit from your existing Triodos account, that allows withdrawals, you can do this without it being given as your nominated account. If you do not make your opening deposit within 12 months of opening the account, we reserve the right to close your account.

However, 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.

30.4 Interest

The interest rate is variable and, 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 the bonus period we will contact you to remind you of this. Current interest rates are available on our Website and on request.

30.5 Statements

Statements for this Account will only be available online. Official reminders of their availability will be emailed to you bi-annually (January and July).

31. Triodos Fixed Rate ISAs

The Triodos cash ISA Terms and Conditions (see section 27) apply to this Account in addition to the following. NB: If not consistent, the Fixed Rate ISA version of the Terms and Conditions will prevail over the Triodos cash ISA Terms and Conditions.

The Triodos Fixed Rate ISAs are for customers who want to save tax-free in a cash ISA and are happy to lock their savings away for a fixed term to benefit from a fixed rate of interest.

31.1 Limited Issue

Triodos Bank reserves the right to close this issue of the Fixed Rate ISAs to new deposits at any time without notice. The Fixed Rate 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.

31.2 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 and Triodos Bank's general Terms and Conditions.

31.3 Deposit

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

- 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.

31.4 Fixed term

For the Triodos Two Year Fixed Rate ISA deposits will be for a fixed term of two years from receipt of your initial deposit. For the Triodos Three Year Fixed Rate ISA deposits will be for a fixed term of three years from receipt of your initial deposit.

31.5 Withdrawals

As Fixed Rate 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 Accounts leaflet. The charge will be taken from the account balance. If insufficient interest has been earned at the time of closure to cover the charge, you could get back less back than you originally deposited.

31.6 Interest

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

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

31.7 Statements

Statements for this Account will be available online, in January. An official reminder of its availability will be emailed to you.

31.8 Maturity

Your Triodos Fixed Rate ISA will mature on a fixed maturity date. A minimum of 30 Calendar Days before the fixed maturity date we will contact you to remind you of this. At maturity the Account will automatically convert into a variable rate Triodos Cash ISA.

32. 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 do not have a Child Trust Fund account and are ordinarily resident in the UK.

32.1 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.

32.2 Opening deposit

There are three ways to make the opening deposit:

Either by cheque from an account held in the account operator's name, by transferring an existing Junior ISA from another provider by completing a Junior ISA transfer authority form or by transferring money from an existing Triodos account held in the account operator's name.

32.3 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. If the child moves abroad, money may still be added to their account. All money in the account belongs to the child. 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 from this Account. (See section 16.9)

32.4 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 six-monthly.

32.5 Statements

Statements for this Account will be available online or by post. If you choose to have online access, official reminders of their availability will be emailed to you bi-annually (January and July).

32.6 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. Where a Triodos Ethical Junior Cash ISA is transferred to a new Junior ISA Manager it could be required that a fresh Junior Cash ISA application is completed. As the child may only hold one Junior Cash ISA at any one time, the existing Junior Cash ISA must then be closed.

32.7 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.

32.8 When the account holder reaches 18 years old

At 18 the account will automatically convert into a Triodos Cash ISA. One month before the child's 18th birthday we will write to the account operator to inform them that this will happen.

32.9 Changing your mind

If you change your mind about having a Triodos Junior Cash ISA you can cancel it and change it to another account type 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 invested with us.

33. Triodos Right Start Saver

33.1 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'. Please contact us if you do not already have a copy of this.

33.2 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 from 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 the name 'your name re the child'. This makes the adult the signatory to the Account, but the funds belong to the child.

33.3 Online access

If internet 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 from this Account.

33.4 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 you at this stage to remind you of this and send you a new mandate to complete.

33.5 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 operator 30 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.

33.6 Interest and statements

Interest is credited annually in January and statements are therefore issued annually.

34. Triodos Regular Saver

34.1 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 by 1.50% gross (1.51% AER) for that six month interest period. The interest rate will never fall below 0.00%.

35. Triodos Fixed Regular Saver

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

35.1 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.

35.2 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 accounts are not permitted. One payment only per calendar month, minimum £25 and maximum £500, must be deposited in consecutive monthly payments.

No more than two withdrawals per calendar year can be made from the Account. If a customer breaches these rules on more than one occasion the Account will be changed to a Triodos Saver Account.

35.3 Interest

Interest is fixed for one year from opening. After this period, the Account will be changed to a Triodos Regular Saver, and the relevant terms and interest rates will apply. A minimum of 30 days before the fixed interest rate ends we will contact you to confirm these details and the new interest rate.

36. Triodos Online Saver

36.1 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you or both joint Account holders signing the mandate. You are agreeing both to the general Terms and Conditions outlined, and to the additional Terms and Conditions for the Triodos Online Saver.

36.2 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.

36.3 Statements

Statements for this Account will only be available online. Official reminders of their availability will be emailed to you bi-annually (January and July).

37. 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.

37.1 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.

37.2 Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you or both joint Account holders signing the mandate. You are agreeing both to the general Terms and Conditions outlined above, and to the additional Terms and Conditions for the Triodos Online Saver Plus.

37.3 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.

37.4 Transactions

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

37.5 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.

37.6 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.

37.7 Interest

Interest is calculated daily and paid annually on 1 January. The interest rate is variable and 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. Current interest rates are available on our Website and on request.

37.8 Statements

Statements for this Account will only be available online. Official reminders of their availability will be emailed to you annually in January.

37.9 Changing your Nominated Account

If you wish to change the details of your nominated account for the Online Saver Plus, you must send us a specific 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 form previously returned 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 you to transfer funds.

38. 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.

38.1 Triodos donation

We will donate the equivalent of 0.25% of the annual average balance of your account to the selected charity.

38.2 Donate your interest

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

39. 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.

39.1 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.

39.2 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 source account. Details of the investment limits are available on our Website and on request.

39.3 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.

Early closure is not permitted except on the death of the sole depositor. If the Ethical Savings Bond is held in joint names a new mandate will be required for the Bond to be transferred into the name of the remaining Account holder until maturity.

39.4 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 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. Please make sure you tell us about any change to your banking arrangements during the term of your Triodos Ethical Savings Bond.

A statement will be sent to you annually on 1 January and on maturity.

39.5 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 this Triodos Saver will be waived for 30 calendar days following the change.

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.

40. 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 27.

41. Triodos Climate Change Bonds

41.1 Bonds and investment limits

Once your Triodos Bond is opened you cannot add to it.

41.2 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.

For the Triodos Climate Change Two Year Bonds, deposits will be fixed for a fixed term of two years from receipt of your funds. For the Climate Change Three Year Bonds, deposits will be for a fixed term of three years from receipt of your funds. For the Triodos Climate Change Five Year Bonds, deposits will be for a fixed term of five years from receipt of your funds.

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

Once your Bond is opened, you cannot change your mind and cancel the contract by closing the account.

Early closure is not permitted except on the death of the sole depositor. If the Bond is held in joint names a new mandate will be required for the Bond to be transferred into the name of the remaining Account holder until maturity.

41.3 Interest

Interest is calculated daily from the first day of your Triodos 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 and on maturity.

Interest will be paid monthly where interest is paid away to your nominated interest payment account. This will occur on the first Business Day of each month. If interest is paid away, it must be to your nominated 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 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 nominated interest payment account. Please make sure you tell us about any change to your banking arrangements during the term of your Triodos Bond.

A statement will be sent to you annually on 1 January and on maturity.

41.4 Maturity

Your Triodos 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 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 this Triodos Saver will be waived for 30 calendar days following the change.

42. 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.

42.1 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 of charges. Before we deduct any charges, we will give you at least 14 days' notice in writing.

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

42.2 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 the Social Investor Cheque Accounts a minimum balance of £5,000 is required.

42.3 Issuing cheques

If you issue a cheque, the amount will normally be deducted from your account two Business Days after the recipient pays it into their account. It may take longer if the cheque is paid into an account with a building society, a non-clearing bank or a bank located outside of England and Wales.

42.4 Statements

In addition to the standard statements issued in January and July, cheque accounts receive additional statements in April and October.

42.5 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.

43. Accounts with a one day notice period

Which are the Dana, Earth Saver, ECO Saver, Just Housing Savings, Organic Saver and Quaker Social Housing accounts.

These are payment accounts that allow standing orders and direct debits to be set up. Money can be withdrawn from the account with one day's notice which must be given in writing.

44. Special Rate Saver

A savings account with either 33 day, 90 day or one year's notice required for withdrawals. If the account balance falls below the £250,000 minimum, then Triodos Saver interest rates will apply.

Large print version available on request.

Effective from 15 February 2017

Freephone: 0800 328 2181
contact@triodos.co.uk
www.triodos.co.uk

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

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Prudential Regulation Authority. Details about the
extent of our regulation by the Financial Conduct
Authority and Prudential Regulation Authority are
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