

Triodos Bank.
This is our
personal
banking tariff
for current and
savings accounts.

Tariff of charges for personal customers

Effective from 31 October 2018.

Charges for standard account services

We will give you at least 14 calendar days' notice before we deduct interest or charges for standard account services from your account, unless stated otherwise below.

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Current Account

Monthly fee for maintaining the account	£3
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The monthly fee will start being charged on the 1st working day of the month after you have started using your account, it will continue to be taken on the 1st working day of day of the month thereafter.

Arranged Overdraft debit interest	18% *EAR variable
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Unarranged Overdraft debit interest**	18% *EAR variable
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Monthly cap on unarranged overdraft charges	£50
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- Each current account will set monthly maximum charges for:
 - a. Going overdrawn when you have not arranged an overdraft
 - b. Going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - a. Interest and fees for going over/ past your arranged overdraft limit
 - b. Fees for each payment your bank allows despite lack of funds
 - c. Fees for each payment your bank refuses due to lack of funds.

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Current Account and Savings accounts

Receiving money within the UK Automated payments into your account - Standing Orders, Faster Payments, BACS.	Free
Non-automated payments into your account - Bank Giro Credits including cheques and Postal Orders.	Free
Sending money within the UK Automated payments out of your account - Direct Debits, Standing Orders, Faster Payments, internal transfer and UK card payments.	Free
Non-automated payments out of your account - cheques: Triodos Current Account	Free
High Interest Cheque Account	12 free per year, then 60p per cheque
Social Investor Cheque Account	12 free per year, then 60p per cheque
Social Investor Cheque Account - Special Notice	Free

*Effective Annual Rate (EAR) is the annual cost of the overdraft, taking into account that interest is charged to the account monthly.

**We don't offer an unarranged overdraft. However, there are still situations where one may occur. See our Terms & Conditions for more details.

Charges for non–standard account services

Charges for non-standard account services will be deducted from your account when the service is provided unless stated otherwise below.

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Current Account

Foreign debit card usage

We will take these charges on the day that the transactions appear on your account. Charges will be taken in GBP using the exchange rate set by Mastercard.

Cash withdrawal in foreign currency outside the UK and Debit card payment in a foreign currency

2.50% of the value

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Current Account and Savings accounts

Refusing a payment due to lack of funds - applies to Direct Debits, Standing Orders and Cheques

Payments you authorise from your account that are returned unpaid due to insufficient funds. (A monthly cap applies to unpaid fees. See page 2 for details)

£5

Cancelling a cheque

Cheques issued by you that you ask us to stop.

£10

Sending money within the UK as a CHAPS payment

£20

Receiving money from outside the UK (or in a foreign currency over €/\$100.00 received into your account) (RBS commission charge)

equivalent of £7*

Receiving money from outside the UK (or in a foreign currency) under €/\$100.00 received into your account (RBS commission charge)

equivalent of £1*

Sending money outside the UK:

Where you request to send money outside of the UK in any currency, to an account in another EEA country, the following charge will apply:

- Payer and recipient pay their own charges (the recipient may be charged by their bank and any other bank we may use to send the payment)

£25

Where you request to send money outside of the UK in any currency, to an account in a country outside of the EEA you have the following charging options:

- Payer and recipient pay their own charges (The recipient may be charged by their bank and any other bank we may use to send the payment)
- Payer pays all charges (Plus any fees that are charged by the beneficiary's bank and any other bank we may use to send the payment)
- Recipient pays all charges (The equivalent of £17 will be deducted from the total amount of the payment you are sending. This is to cover our processing costs. The recipient may also be charged by any other bank we may use to send the payment)

£25

£25

Free

*The currency equivalent is charged as per the exchange rate used by RBS on the date the charge is made. This will be deducted from the payment amount. The sending bank and any other bank used to send the payment may also charge a fee.

Charges for non–standard account services cont..

Duplicate Statements	£5
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Where you request a copy of a statement from a previous statement period.

Tracing lost funds	£25
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When you request us to trace funds we have sent but have not arrived at the requested bank account owing to errors in your instructions.

Copy items (per item)	£5
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Bankers Reference at your request	£10
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Also known as a status enquiry

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

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

Triodos Bank NV incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012. Authorised by the Dutch Central Bank (DNB) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Registered office: Triodos Bank, Deanery Road, Bristol, BS1 5AS. VAT reg no 793493383.

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