Savings Accounts
fact sheet

Triodos Bank

Your savings goals are likely to change over time so it's important you regularly review your accounts to make sure they are still the best ones for you. This is an overview of our full range of savings accounts. Whichever ones suit your needs, you can be confident that your money is being used for positive change. The interest rates shown below apply from 13th November 2026 and can change at any time.

Savings accounts

A choice of online instant access savings accounts

Triodos Online Saver Plus

Instant access, with a higher interest rate but limited withdrawals

- 2.50% gross (2.50% AER)*
- Minimum balance £1
- Interest rate is variable
- Instant access – no notice required
- 3 penalty-free withdrawals per year
- Excess withdrawal rate is 0.10% gross (0.10% AER)*. This rate only applies in the month that the excess withdrawal is made
- Only one account can be opened or held (joint or sole) in any 12 month period
- Open in Triodos Mobile Banking App
- Manage in Internet Banking and in Triodos Mobile Banking App.

Triodos Online Saver

Instant access, with no limit on the number of withdrawals

- 2.10% gross (2.12% AER)*
- Minimum balance £1
- No maximum balance
- Interest rate is variable
- Instant access – no notice required
- No limit on withdrawals
- Open in Triodos Mobile Banking App
- Manage in Internet Banking and in Triodos Mobile Banking App.

Fixed term savings accounts

Lock your savings away for a set period of time and enjoy a fixed rate of interest

Ethical Savings Bonds

Higher interest but no withdrawals during the 1 year term

- 4.26% gross/AER*, opened from 13 November 2026
- Minimum balance £500
- Maximum balance £1,000,000
- Interest rate is fixed for the term
- Withdrawals are not allowed
- Apply and view online.

We also provide loans and savings accounts for businesses and charities, along with the service of a dedicated relationship manager for lending customers. Find out more at **triodos.co.uk/business**. The interest rates shown below apply from 13 November 2026 and can change at any time.

Cash ISAs

Save up to the annual ISA allowance in an online cash ISA product

Triodos Online Cash ISA

Earn interest tax-free, with no limit on the number of withdrawals

- ✓ 2.60% tax free (2.62% AER)*
- ✓ Interest rate is variable
- ✓ Flexible ISA
- ✓ Instant access - no notice required
- ✓ No limit on withdrawals
- ✓ Open in Triodos Mobile Banking App
- ✓ Manage in Internet Banking and in Triodos Mobile Banking App.

Triodos Fixed Rate Cash ISA

A fixed tax-free interest rate for two years

- ✓ Minimum opening deposit £1
- ✓ 4.44% tax-free /AER* for accounts opened from 13 November 2026
- ✓ Interest rate is fixed for the term
- ✓ Withdrawals are not allowed, except for early closure or full transfer out to another ISA which will be subject to early access penalty charges
- ✓ Open in Triodos Mobile Banking App
- ✓ Manage in Internet Banking and in Triodos Mobile Banking App.

Children's savings accounts

Save for your child's future

Junior Cash ISA

The account can be opened for a child aged under 18 who is a UK resident

- ✓ Minimum opening deposit £1
  There is no maximum balance for the account. However, the amount paid in for the current tax year must not be more than the Junior ISA allowance of £9,000.
- ✓ 3.75% tax free** (3.79% AER*)
- ✓ Interest rate is variable
- ✓ Withdrawals are not allowed
- ✓ Open in Triodos Mobile Banking App

Good Start Saver

The account can be opened for a child aged under 18 who is a UK resident

- ✓ Minimum opening deposit £1
- ✓ 2.65% gross/AER* variable
- ✓ There is no maximum balance
- ✓ Interest rate is variable
- ✓ No limit on withdrawals
- ✓ Open in Triodos Mobile Banking App

For more information about these products and to apply for a new savings account visit **triodos.co.uk/savings**. You can also change your savings account to a different type: To change an existing cash ISA to a different cash ISA go to **triodos.co.uk/isa**. To change another type of savings account go to **triodos.co.uk/savings**

Please continue overleaf for important information.

Important information

*The gross rate is the rate payable without any tax taken off. Credit interest on all our accounts is paid gross.

You may need to pay tax to HM Revenue & Customs if the total interest you earn is greater than your Personal Savings Allowance. Visit **www.gov.uk/apply-tax-free-interest-on-savings** for more details.

Annual Equivalent Rate (AER) illustrates what the interest rate would be if interest was paid and compounded once each year.

Tax free is the contractual rate of interest payable where the interest is exempt from income tax. The favourable tax treatment for ISAs could change.

Please note that we do not provide financial advice on any of our products, so if you are in need of advice you should speak to a financial advisor. See **www.unbiased.co.uk** for more information about how to find an advisor. You may also find useful support at **moneyhelper.org.uk**, which provides government-backed financial guidance.

Large print, braille and audio versions available on request.

Telephone: 0330 355 0355 (if calling from the UK) or +44 (0)117 973 9339 (if calling from abroad)
www.triodos.co.uk

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

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