

Triodos Bank.  
Savings Accounts

As part of our commitment to transparency, we want to ensure that you're kept up to date with the details of our full range of savings accounts. Whichever account suits your needs, you can be confident that your money is being used for positive change.

You can find an overview of our savings accounts below, including information on specific savings accounts for businesses and charities.

## Savings accounts

A choice of easy access or notice savings accounts



### Triodos Online Saver Plus

Minimum balance £1

Maximum balance £500,000 for sole accounts and £1,000,000 for joint accounts

- **1.00% gross (1.00% AER)\***
- Interest rate is variable
- Easy 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
- Open and manage online only
- Only one account can be opened or held (joint or sole) in any 12 month period.

### Triodos Online Saver

Minimum balance £1

- **0.40% gross (0.40% AER)\***
- Interest rates are variable
- Easy access – no notice required
- No limit on withdrawals
- Open and manage online only.

### Triodos Saver

Minimum balance £500

- **Up to 0.20% gross (Up to 0.20% AER)\*** depending on your balance and notice period
- Interest rates are variable
- 33 day, 90 day or 1 year notice periods available
- No limit on withdrawals
- Open and manage online or by post.

## Cash ISAs

Save up to the annual allowance across a range of ISA products



### Triodos Online Cash ISA

Minimum balance £10

- **1.15% tax free (1.15% AER)\***
- Interest rate is variable
- Flexible ISA
- 33 day notice period
- No limit on withdrawals
- Open and manage online only.

### Triodos Cash ISA

Minimum balance £10

- **0.65% tax free (0.65% AER)\***
- Interest rate is variable
- Flexible ISA
- 33 day notice period
- No limit on withdrawals
- Open and manage online or by post.

### Triodos Fixed Rate Cash ISAs

Minimum opening deposit £1

- **From 1.15% to 1.30% gross (1.15% to 1.30% AER)\*** depending on the term of your Fixed Rate Cash ISA
- Interest rate is fixed
- 2 year or 3 year options available
- Withdrawals are not allowed, except for early closure or full transfer out to another ISA which will be subject to early access penalty charges
- Apply and view online.

## Fixed term savings accounts

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



### Ethical Savings Bonds

Minimum balance £500

- **From 1.00% to 1.30% gross (1.00% to 1.30% AER)\*** depending on the term of your Ethical Savings Bond
- Interest rate is fixed for the term
- 1, 2 or 3 year options available
- Withdrawals are not allowed
- Apply and view online.

We also provide loans for businesses and charities, with the service of a dedicated relationship manager. Find out more at [triodos.co.uk/business](http://triodos.co.uk/business). The list of products and interest rates shown below is correct as at 3 September 2018 and can change at any time.

Please go to [triodos.co.uk/savings-fact-sheet](http://triodos.co.uk/savings-fact-sheet) for the most up to date version of this information.

Please continue overleaf for important information.

## Regular savings accounts

For ethical savers who want to put away a regular amount each month



### Triodos Fixed Regular Saver

Minimum opening deposit £25

Save from £25 up to a maximum of £500 per month for 12 months

- **1.75% gross (1.76% AER)\*** for one year
- Interest rate is fixed for 12 months
- 33 day notice period
- Maximum of two withdrawals allowed per year
- Open and manage online or by post.

### Triodos Regular Saver

Minimum opening deposit £25

Save a minimum of £25 per month

- **0.15% gross (0.15% AER)\***
- Excess withdrawals will cause the rate to fall by 1.50% gross (1.51% AER), to a minimum of 0.00%
- Interest rate is variable
- 33 day or 90 day notice periods available
- 2 penalty-free withdrawals per year<sup>2</sup>
- Open and manage online or by post.

## Children's savings accounts

Sustainable savings accounts for your children's future



### Junior Cash ISA

Minimum opening deposit £1

Save up to the annual junior cash ISA allowance

- **2.25% tax free (2.26% AER)\***
- Interest rates are variable
- Withdrawals and closure are not allowed until the child is 18 years old<sup>3</sup>
- Open and manage online or by post.

### Triodos Right Start Saver

Minimum opening deposit £1

- **1.05% gross (1.05% AER)\***
- Interest rates are variable
- No notice required
- No limit on withdrawals
- Open and manage online or by post.

## Savings accounts for businesses and charities

A choice of easy access, notice or fixed term savings accounts



### Triodos Business and Charity Deposit Account

Minimum balance £1,000

- **Up to 0.65% gross (Up to 0.65% AER)\*** depending on your balance and notice period
- Interest rates are variable
- Easy Access, 33 day or 90 day notice periods available
- No limit on withdrawals
- Apply online
- Manage online, by post or by phone.

### Triodos Treasurers Reserve

Minimum balance £25,000

- **Up to 0.75% gross (Up to 0.75% AER)\*** depending on your balance and notice period
- Interest rates are variable
- 33 day or 90 day notice periods available
- No limit on withdrawals
- Apply online
- Manage online, by post or by phone.

### Triodos Fixed Term Deposit Accounts

Minimum balance £10,000

Maximum balance £5,000,000

- **From 0.50% to 1.10% gross (From 0.50% to 1.10% AER)\*** depending on your balance and notice period
- Interest rate is fixed for the term
- 3 month, 6 month, 9 month, 12 month, 24 month and 36 month options available
- Withdrawals and early closure are not allowed
- Apply and view online.



To change your account, or to apply for a new savings account, go to [triodos.co.uk/savings](http://triodos.co.uk/savings) for personal accounts or [triodos.co.uk/business](http://triodos.co.uk/business) for business and charity accounts.

## Important information

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

<sup>2</sup>There is no limit on withdrawals, but if more than two withdrawals per calendar year are made from the account, then the interest on the account will be reduced by 1.50% gross (1.51% AER) for that six month interest period. The interest rate will never fall below 0.00%.

<sup>3</sup>Except in the event of death or terminal illness of the child. Transfer to another ISA provider is allowed at any time.

If you want to apply for a savings account as a new business or charity customer, then you will need to call us on **0330 355 0355**. This is so that we can find out more about your organisation and discuss if banking with Triodos Bank is suitable.

Please note that we do not provide financial advice on any of our products, and that customers in need of advice should speak to a financial advisor. See [www.unbiased.co.uk](http://www.unbiased.co.uk) for more information about how to find an advisor.

## Large print, braille and audio versions available on request


Effective from September 2018

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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 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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