

Triodos Bank.
Savings Accounts

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.

Savings accounts

A choice of online instant access savings accounts

Triodos Online Saver Plus

Instant access, with a higher interest rate but limited withdrawals

- ✓ 3.45% gross (3.45% AER)*
- ✓ Minimum balance £1
- ✓ Maximum balance £500,000 for sole accounts and £1,000,000 for joint accounts
- ✓ 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

- ✓ 3.05% gross (3.09% 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.

We also provide loans and savings accounts for businesses and charities, with the service of a dedicated relationship manager. Find out more at triodos.co.uk/business.

The interest rates shown below apply from 17 August 2023 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

- ✓ 3.45% tax free (3.48% 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
- ✓ 4.50% tax-free /AER* for accounts opened from 13 July 2023
- ✓ 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.

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 or 2 year term

- ✓ From 4.25% to 4.50% gross/AER*, depending on the term of your Ethical Savings Bond, for Bonds opened from 13 July 2023
- ✓ Minimum balance £500
- ✓ Maximum balance £1,000,000
- ✓ Interest rate is fixed for the term
- ✓ 1 or 2 year options available
- ✓ Withdrawals are not allowed
- ✓ Apply and view online.

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
www.triodos.co.uk

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

Triodos Bank UK Ltd. Registered Office: Deanery Road, Bristol, BS1 5AS. Registered in England and Wales No. 11379025. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 817008.

©Triodos Bank UK Ltd 2023