Triodos Bank

Standardised Lending
up to £1 Million Product Overview

When applying for a lending facility with Triodos, you will be required to demonstrate how your organisation and the purpose for which you are seeking finance will have a positive impact. This impact, alongside your organisation's values and mission, will be reviewed in detail by our team. We will only provide a loan where it is deemed that your mission and values align with our own and that the finance will provide positive benefit for people and planet.

At Triodos Bank, we only lend to businesses and organisations who are delivering a positive impact. All the loans that we make are to be used by businesses and projects that provide social, cultural or environmental benefits.

Triodos is accountable to our savers and investors, who choose to bank with us because they want their money to be used to change the world for the better. We publish details of every single organisation that we lend to on our online directory, so they can see exactly how we're using their money.

Please be as thorough as possible when providing this supporting information to ensure we are able to establish this mission fit. It is important to note that we do not lend to organisations whose impact is deemed 'neutral' – i.e. neither positive nor negative. In addition, we exclude organisations who do not meet our minimum standards.

Loan (secured by property)

Minimum loan amount	£100,000
Maximum Loan Term	Up to 25 years (subject to affordability)
Maximum Loan-to-Value	75% (subject to affordability)
Security accepted to secure the loan facility	1st legal charge over real estate
Terms and Conditions	Our standard terms and conditions will apply unless we advise you otherwise, which might be the case for specific projects, including organic farming
Interest Rate	Variable and fixed (up to 5 years) rate options are available. Please see our Key Facts Documents
Interest Only	Up to 12 months (subject to requirements)
Entity Type	Available to all UK entity types
Arrangement Fee	1.5% of agreed loan amount (0.5% will be payable at formal application stage)
Prepayment Fees	Applicable as outlined in our Key Facts about our Fixed Rate Business Loans document
Break Costs	Not applicable for loans up to £1,000,000

For all other fees and charges please see our published Business Lending Tariff.

Loan (not secured by property)

Loan size	£100,000 to £250,000. Your organisation must have been generating revenue for a minimum of 3 years
Maximum Loan Term	Up to 7 years (subject to requirements)
Minimum Customer Contribution	30% of project/asset value
Security accepted to secure the loan facility	Personal Guarantee (Supported), Mortgage Debenture (England and Wales), Bond and Floating Charge (Scotland), Agricultural Charge (Farming customer)
Terms and Conditions	Our standard terms and conditions will apply unless we advise you otherwise, which might be the case for specific projects, including organic farming
Interest Rate	Fixed (up to 5 years at which point the fixed rate will be reviewed)
Interest Only	Up to 12 months (subject to requirements)
Entity Type	Available to all UK entity types
Arrangement Fee	1.5% of agreed loan amount (0.5% will be payable at formal application stage)
Prepayment Fees	Applicable as outlined in our Key Facts about our Fixed Rate Business Loans document
Break Costs	Not applicable for loans up to £1,000,000
Trading History	Your organisation must have been generating revenue for a minimum of 3 years

For all other fees and charges please see our published Business Lending Tariff.

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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