

# Triodos Bank.

## Standardised Lending

### 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)

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Minimum Loan size: £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)

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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 overdraft 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

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

## Recovery Loan Scheme

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Minimum Loan Size: £250,000

Maximum Loan Term: Up to 6 years

Minimum Customer Contribution: 30% of project/asset value

Security accepted to secure the loan facility:

- Government Guarantee
- Mortgage Debenture (England and Wales)
- Bond and Floating Charge (Scotland)
- Agricultural Charge (Farming customer)
- Personal Guarantee (if loan exceeds £250,000)

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: Applicable as outlined in our Key Facts about our Fixed Rate Business Loans document

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

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[www.triodos.co.uk](http://www.triodos.co.uk)

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