

Triodos Bank.
These are our
Terms and Conditions for
our personal savings accounts.

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1. Introduction

- 1.1 These Terms and Conditions apply to your personal savings account(s), including joint account(s), with Triodos Bank UK Ltd. These Terms and Conditions form part of the Agreement between you and us. The Agreement also includes the Personal Banking Tariff for current and savings accounts. These Terms and Conditions explain our obligations to you and your obligations to us. The operation of your Account and these Terms and Conditions are governed by the Law of England and Wales. These Terms and Conditions, and other documents we provide to you, will be in English.
- 1.2 These Terms and Conditions are divided into two parts: General Terms and Conditions and Account Specific Terms and Conditions. The General Terms and Conditions apply to all savings accounts and services that we offer to personal customers. The Account Specific Terms and Conditions apply to particular accounts.
- 1.3 You should read these Terms and Conditions carefully and keep a copy for future reference. We can provide you with additional or up to date copies of these Terms and Conditions (and any other documents which form part of the Agreement between you and us) if you ask us. You should also read our Interest Rates for personal savings accounts and Personal Banking Tariff for current and savings accounts which tell you about the interest rates which apply to your Account, charges that apply to your Account and the services we provide you. These Terms and Conditions, Interest rates for personal savings accounts and Personal banking tariff for current and savings accounts are available on our Website or by calling us.

- 1.4 When you sign the application form, you are agreeing to these Terms and Conditions, and to any additional Terms and Conditions for the account(s) you are opening. When you tick the declaration on an online application form, this is equivalent to you signing the form.
- 1.5 References in these Terms and Conditions to our Interest rates for personal savings accounts and Personal Banking Tariff for current and savings accounts are references to those documents as amended from time to time. We may change the terms about charges in the Personal banking tariff for current and savings accounts document. Both documents are available on our Website or by calling us.

2. Meaning of words

- 2.1 In these Terms and Conditions, a number of words and phrases have a special meaning, which are explained here:
- **You** and **your** refers to each person who is named as the Account holder. If there is more than one of you then it refers to both of you individually and jointly. We explain more about what this means for joint Account holders in section 10.4
 - **We, us** and **our** means Triodos Bank UK Ltd incorporated under the laws of England and Wales
 - **Account** means your account(s) held with us
 - **Annual Equivalent Rate (AER)** shows what the interest rate would be if interest was paid and compounded once each year
 - **Base Rate** means the base rate set by the Bank of England or any successor authority that takes over responsibility for setting such a rate

- **Business Day** means any day other than Saturdays, Sundays or other public holidays
- **Calendar Day** means any day of the week from Monday to Sunday
- **Feed Message** means a one-way messaging system which allows us to send important information to you about your account through the Feed in Internet Banking and the Triodos Mobile Banking App
- **Flexible ISA** refers to an ISA which allows the Account holder to replace cash that has been withdrawn, in the same tax year, without the replacement counting towards their annual ISA allowance/ subscription limit
- **Gross rate** is the contractual rate before any tax is taken off
- **Interest rates for personal savings accounts** means our document which sets out the interest rates applicable to your Account(s)
- **Internet Banking** means Triodos Internet Banking
- **Mobile Secure Key** means a digital key that sits within the Triodos Mobile Banking App which allows you to log on to Internet Banking or Triodos Mobile Banking App using your device passcode, fingerprint or face recognition (depending on your device)
- **Secure Message** means the two-way messaging system which gives you a safe way to send our Contact Team a message and receive a reply when logged into Internet Banking
- **Security Details** means any digipass, username, passwords (including your PIN), passcodes and Mobile Secure Key relating to your Account
- **Tariff** means our document entitled Personal banking tariff for current and savings accounts which sets out the charges applicable to your Account(s)
- **Terms and Conditions** means the General and Account Specific Terms and Conditions within this Terms and Conditions for our personal savings accounts document, our Tariff and the application form unless otherwise stated
- **Triodos App** means the app available on Google Play or the App Store, otherwise referred to as the 'Triodos Mobile Banking App
- **Website** means our internet presence at www.triodos.co.uk

Part 1:

General Terms and Conditions

3. Changes to these terms

From time to time, we may change our Agreement with you, including these Terms and Conditions and the Tariff.

We may make changes to these Terms and Conditions and/or the Tariff for the following reasons:

- If the change is to your advantage. This includes changes which clarify or simplify these Terms and Conditions or which make them fairer in any other way
- To improve or update a product or service we provide to you
- To remove a product or service (for example where it is not being used)
- To reflect changes in our systems or processes
- To reflect changes in applicable laws or regulations
- To change the interest rates or charges applicable to your Account or introduce new charges to reasonably reflect changes in costs (brought about, for example, by an increase in our costs or a change in law or regulation)
- To reflect changes to industry guidance, or market conditions such as changes to the Bank of England Base Rate, money market interest rates or the cost of money we lend
- To reflect changes relating to our business model, policies, operations or viability

- To reflect any event beyond our reasonable control
- To reflect any other change that affects us if it is fair to pass the impact of the change on to you.

When we will tell you about changes to these Terms and Conditions and/or the Tariff

Type of Account	Where the change is advantageous to you	Where the change is disadvantageous to you
Triodos Online Cash ISA Triodos Fixed Rate Cash ISA Triodos Ethical Junior Cash ISA Triodos Online Saver Triodos Online Saver Plus Triodos Ethical Savings Bond Triodos Cash ISA Triodos Charity Saver Triodos Right Start Saver Triodos Saver Personal Savings Account	Within 30 Calendar Days of the change being made	At least two months before the change is made
All other accounts	At least two months before the change is made	At least two months before the change is made

If we tell you in advance about a change and we do not hear from you, you will be treated as accepting the change.

With the exception of Ethical Savings Bonds and Fixed Rate Cash ISAs which are fixed term products, if you do not want to accept any change we tell you about, you can end your Agreement with us and close your Account by telling us that you want to do so before the date that we have told you the change will take effect. We will not charge you anything if you decide to end your Agreement with us and close your Account for this reason. You will still have to pay any outstanding charges incurred while using the Account.

We will tell you about any changes by post, email or Secure Message using the most recent contact details you provided to us.

For details of when we may change interest rates and the notice we will give you, please see section 14.5.

4. Security

It is important that you keep your Security Details safe and secure. This is essential to help prevent fraud and protect your Account.

Please make sure that you do the following:

- Keep your computer secure. Make sure that you maintain up-to-date anti-virus and spyware software on your computer and use a personal firewall. If you use a public computer (for example, in an internet café or library), you should ensure you do not leave any personal details stored on that computer after you have finished using it
- Keep your Security Details secret. This includes (but is not limited to) taking the following precautions:
 1. Try to memorise any Security Details we send to you after you receive them. Keep any documents we send you in a safe place initially and then destroy them.
 2. Never give your Security Details to any other person.

3. Take reasonable care to ensure that no-one sees your Security Details when you use them.

- Be very wary of emails or calls asking you to reveal any personal security details. Neither we nor the police will ever contact you to ask you for your Security Details. If you are ever unsure if a call is from us you can call us back to verify that it is genuine. If you provide your Security Details (including your PIN) to anyone, you may be responsible for the losses on your Account
- Always access Internet Banking site via the triodos.co.uk site or by typing the address into your web browser. We will never send you an email with a link through to our Internet Banking site
- Follow any further security advice we may offer from time to time on our Website

Please remember that online communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any emails you send to us which are accessed by a third party and/or corrupted in the process of being sent to us, but before they reach us.

You must take the following steps to safeguard your Security Details:

- Tell us as soon as possible of changes in your contact details to ensure future dispatches of Security Detail notifications do not go missing
- If you write down your Security Details, keep them in a safe place at all times
- Change your digipass PIN and other passwords on a regular basis and avoid using a password which is easy to guess (for example, your date of birth)
- Take reasonable steps to stop anyone else using your Security Details. Never give anyone your Security Details

- Keep statements safe and make sure that when you dispose of them, you do so in a secure manner (for example, by shredding them).

We will never ask for your Security Details by email, letter, SMS or phone, and you should never provide this information in any circumstances. You must contact our Customer Contact Team immediately on **0330 355 0355** (if calling from the UK) or **+44 (0)1179739339** (if calling from abroad) in the event of any of the following:

- You've lost any of your Security Details or think they have been stolen
- You think someone else may be able to use your Security Details or knows your Security Details.

Once you have contacted us:

- We will immediately block your Security Details for any future use, and issue you with new Security Details
- You must provide us with any information you have about the loss or theft and report it to the police if we require it
- We may also give the police or any prosecuting authority information we believe may help in recovery of funds or prevention of further losses
- If you see a payment on your Account that you don't recognise or see a payment on your Account that was not correctly made, you should contact us as soon as possible using the contact details above.

5. Liability

If you authorised a payment from your Account, you will usually be responsible for it.

Where you tell us a payment from your account was not authorised by you, you can ask us for a refund. However, you must notify us as soon as possible and no later than 13

months after the debit date. After this time we will not be able to issue a refund.

If you tell us that we have incorrectly made a payment (for example, we send it to the wrong account or for the wrong amount) we will refund you as set out below, unless:

- The payment instruction you gave us was not correct. In this case, we will make reasonable efforts to recover your money but we may charge you a fee for doing so
- We can show that the payment reached the account it was supposed to be sent to in accordance with your instructions.

If your Security Details were used by someone else without your permission, to carry out unauthorised or fraudulent transactions, you may have to pay up to £35. We will refund the full amount of the payment (minus £35 where applicable).

Where we issue a refund, we will put your Account to the same condition as it would have been had the payment not been taken. This will include repayment of any interest or charges incurred directly as a result of the payment in question.

You will be responsible for losses incurred on your Account up to the point that you tell us about the unauthorised use of your Account, if you have deliberately or with gross negligence:

- Failed to keep your Security Details secure as outlined above
- Disclosed your Security Details to any third party.

We will not refund any payment from your Account where:

- We can show that the payment was properly authorised by you (except as set out in section 6)
- You acted fraudulently

- You were aware that your Account had been compromised at the time that the payment was made and you had failed to tell us, except:

(a) where you were unable to notify us due to our service provision. This refers to situations where our contact services, such as our phone lines or Internet Banking are unexpectedly unavailable or times outside of our standard service provision; or

(b) your Account was used to pay for something at a distance where the account holder doesn't need to be there (for example, online or over the phone).

If you make a payment in error and we are unable to recover your money, we will provide you with all relevant information to enable you to try to claim repayment of the funds. You need to request this information in writing.

For cases where you authorise a transfer but have been the victim of a scam, please see section 6.

6. Prevention of fraud

We will analyse your transaction patterns and those of similar customers on an anonymous and collective basis, as well as using external data, to identify where a payment from your Account appears not to have been authorised by you. We may warn you in advance when you set up a payee or are about to make a transfer of funds if we think you may have been the victim of a scam. If you decide to proceed with a transfer we think is suspicious, we may delay the transaction while we investigate and in some cases refuse to process it.

If we block any of your Security Details, we will contact you as soon as possible to arrange for them to be reset or new details resent to you.

We may also block the use of your Security Details when we reasonably believe that it is necessary to protect your Account. Where possible, we will tell you in advance that we intend to stop you using your Security Details and explain our reasons why.

7. Deposit guarantee scheme

Triodos Bank UK Ltd is covered by the Financial Services Compensation Scheme (FSCS). The FSCS pays compensation to eligible depositors if the bank is unable to meet its financial obligations. Most depositors are covered by the scheme. For joint accounts the limit applies to each depositor.

For further information about the scheme (including the current limits, amounts covered, exclusions and eligibility to claim) please contact us or visit the FSCS website www.fscs.org.uk. A copy of the FSCS information sheet can be downloaded on our website.

8. Regulatory information

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 adheres to the Standards of Lending Practice, which is monitored and enforced by The Lending Standards Board. Further details can be found at lendingstandardsboard.org.uk

9. Complaints

Even though we aim to give you the best possible service and information, there

may still be occasions when you wish to complain. If you have a complaint about a product or service that we offer, we would welcome the opportunity to investigate what has happened and put it right where we can. We would like to hear from you;

- By phone: **0330 355 0355** during opening hours Monday to Friday 8am- 6pm (Thursday 9am – 6pm), or **+44 (0) 117 973 9339** if you are calling from abroad
- By Secure Message when you are logged into Internet Banking
- In writing to our Freepost address (**Freepost TRIODOS BANK**).

You can review our complaints procedure on our Website at www.triodos.co.uk/complaints

We will try and respond to your complaint within 15 calendar days where this is possible. If you are unhappy with our response, or we have not sent you a final response within eight weeks of the original complaint, you have the right to take your complaint to the Financial Ombudsman Service.

If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued. You can find out more about the role of the Financial Ombudsman Service by contacting us and requesting a copy of the leaflet, or you can contact the Financial Ombudsman Service directly:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone number: **0800 023 4 567**

www.financial-ombudsman.org.uk

complaint.info@financialombudsman.org.uk

10. Applying for an Account

10.1. Eligibility criteria

Accounts are available only to people aged 16 or over, unless otherwise stated in the Account Specific Terms and Conditions in Part 2.

Accounts should not be used for business purposes. You can open an Account using a Power of Attorney or Court of Protection Order. Please contact us for details of how to do this.

Our approval of your application to open an account with us is subject to legal and regulatory checks. You provide us with your consent to undertake these checks when you apply for your account.

10.2. Residency

To open an account all account holders must be UK residents – including British Forces Post Office addresses.

If the account holder's tax residence is located outside the United Kingdom, we may be legally obliged to pass on the information and other financial information with respect to your financial accounts to the HMRC and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

We may ask you to provide further information relating to the tax residency of the account holder/s. If you do not respond with this information we may be required to report this to HMRC and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

10.3. Unarranged overdrafts and right of set off

You are responsible for payment of any debt that arises on your Account. If you have a joint Account, you will each be responsible for any money owing on your Account, both individually and jointly.

This means that if one of you is unable to repay the money owing, the other Account holder may be required to pay the amount due in full, even if your relationship has changed or ended. Where a joint Account holder has an Account with us in their sole name, and that Account has a credit balance, we can use money in that Account to repay any money owing to us on the joint Account.

If any Accounts you hold with us are in credit, we may use the credit to reduce or repay any amounts you owe on other Accounts you hold with us in the same name. If we decide to do this, we will tell you why and when it will be done.

10.4. Joint Accounts

As joint Account holders these terms apply to you both individually and jointly.

We are entitled to accept the authority of any joint Account holder to give instructions on behalf of all other Account holders relating to the Account until any authority is cancelled or treated by us as cancelled, with the exception of a written instruction to change a nominated account, which must be signed by both Account holders.

If any one of the joint Account holders tells us of a dispute between you, we may treat this as notice of cancellation of the authority of any single joint Account holder. If we do, any further transactions may need to be authorised by all Account holders.

In the event of the death of either of you, any money in the Account will belong to the survivor, subject to any rights

we or a third party may have, and the joint Account will be converted to a sole Account.

We may make Account specific information about a joint Account available to any other joint Account holder on that Account. Statements will be sent to both Account holders.

You will each have joint and several liability for any unarranged overdraft on your joint Account. This means that if any outstanding balances are not paid when they are due, we can pursue either or both of you to repay the total amount owed to us.

10.5. Third party mandate

You can authorise another person to give instructions on your Account. If you wish to do so, we will ask you to fill in a separate mandate. Any additional signatories will also have to satisfy our requirements to verify their identity and address before this authority is granted.

11. Nominated account

For security reasons, when applying for one of our online Accounts or setting up Internet Banking on an existing Account, we require you to provide details of a nominated account.

For new Accounts you will need to electronically transfer your opening deposit from the nominated account you provide to us.

All withdrawals from your online Account will be transferred to your nominated account.

The account you nominate must be a sterling account in your name(s) with either another UK bank/building society or an existing Triodos Bank UK Ltd account

that allows you to transfer funds (subject to any notice period).

You may choose up to three nominated accounts. In the case of sole Account holders, they must all be personal accounts held in your name. In the case of joint Account holders, you may choose one joint personal account held in both your names and one sole personal account each.

11.1 Changing your nominated account

If you wish to change the details of your nominated account, including for online only savings accounts, you must send us a signed written instruction. This cannot be done using internet banking. The instruction must include the details of the new nominated account (including the account name, six digit sort code and eight digit account number) and must be signed in accordance with the signature reply form previously provided to us. For joint accounts, the instruction must be signed by both account holders.

The new nominated account must be a sterling account held in your name(s) with either another UK bank/building society or an existing Triodos Bank UK Ltd account that allows deposits and withdrawals (subject to any notice period).

12. Paying into your Account

12.1. Opening Deposit

Your opening deposit must be transferred electronically from one of your nominated accounts.

Any exceptions to these rules are noted in the opening deposit section of the Account application or detailed in the Account Specific Terms and Conditions found in Part 2 of these Terms and Conditions.

12.2. Further Deposits

Once your online account is open, payments can be made by the following methods:

- By instructing another bank or building society to make an electronic transfer from your account with them to your Account with us. This includes BACS and Faster Payment transfers
- By standing order through another bank or building society
- By CHAPS, an electronic same-day payments system, within the UK
- By international electronic transfer from other countries, including SEPA transfers. Please ask us for details.

Cheque payments cannot be made unless detailed in the Account Specific Terms and Conditions in Part 2 of these Terms and Conditions. We do not accept any international currency cheques.

Payments may be checked before being received in line with our legal and regulatory obligations to help prevent fraud and financial crime. Sometimes this might result in payments being frozen and returned to the paying account.

For further details on payment timescales please see the 'Frequently Asked Questions' section on our website or call us for details.

We do not offer a service for depositing cash at our UK Branch.

- 12.3. If a payment is made into your Account by mistake, the money may be taken back out of your Account. How and when we do this will depend on the type of payment and the reason for the mistake

For CHAPS payments and SEPA credit transfers, if the sending bank (or the sender) has made a mistake we will not

take the money back out of your Account without your permission. If you do not think that the payment has been made in error we will let the sending bank know.

For BACS payments or Faster Payments if we reasonably believe the sending bank (or the sender) has made a mistake, and tells us:

- within 2 months of the money being paid into your Account, we may prevent you from using the money and we can debit your Account and return the money to the sending bank. We do not need your permission to return the money
- after 2 months of the money being paid into your Account, we will not debit your Account with the amount of the payment without your permission.

13. Payments out of your Account

- 13.1. When you tell us to make a payment, you must make sure that your instructions are clear and complete. You should double check that the instructions you give to us are correct and read any warnings we give you about the risk of fraud.

We will take from your Account:

- All payments authorised by you,
- Any cheques you pay in that are later returned unpaid
- Any deposits that have been paid into your account in error
- Any interest, fees and charges due. See the Tariff for more details.

You can make payments from your Account as long as there are enough available funds in your Account to cover the payments. In calculating available funds we will take into account any other payments which we have paid or agreed to

pay from your Account that day, or which have been authorised to be paid that day.

Please note that we do not offer overdraft facilities or any borrowing facilities on any personal savings accounts and may refuse to make payments where there are insufficient available funds irrespective of funds you may hold in other Accounts with us.

Payments may be checked before being made in line with our legal and regulatory obligations to help prevent fraud and financial crime. Sometimes this might result in payments being held or delayed. We will not be liable for any losses you incur as a result of us complying with our legal and/or regulatory obligations.

We may refuse to carry out an instruction from you to pay money into or out of your Account if we are not reasonably satisfied that the proposed transaction complies with applicable laws and regulations.

If we do not make a payment that you have asked us to, we will tell you that we have not made the payment and the reasons why, unless it is unlawful for us to do so. If we are unable to make the payment because of a factual error in your payment instructions to us, we will tell you how to correct that error.

13.2. If you use Internet Banking or the Triodos App, you can transfer funds by Faster Payment to your nominated account(s) through Internet Banking or the Triodos App.

13.3. If you do not use Internet Banking or Triodos App – when you want to make a payment from your Account, you can send us a withdrawal form or letter telling us how you would like the payment to be made. We can:

- Transfer funds by Faster Payments to a specified account at another UK bank

- Transfer funds by CHAPS, an electronic payments system, to another bank account within the UK. Funds are cleared on the same day. Please refer to our Tariff for our charges for this service

- Transfer funds to a bank account in another country by international electronic transfer. Please enquire for further details. If you want to make a payment in a currency other than sterling, please contact us and we will advise you how this can be done and what our charges will be. The bank receiving the payment may also impose charges that are outside our control.

13.4. For details of Faster Payment limits and how to change these, as well as payment cut-off times and when funds will be available, please refer to the Frequently Asked Questions on our website or call us for details. We will notify you if the maximum amount and/or timescales for Faster Payments change in line with how we communicate other changes to our Terms and Conditions as stated in section 3 of these Terms and Conditions. Any transfer requested above this limit will need to be sent as a CHAPS transfer and a charge may apply.

14. Interest

14.1. You start earning interest on your Account from the day that funds are added to your Account. Interest is calculated on a daily basis according to our current interest rates which are available on our Website and on request. We credit interest on the dates or intervals shown in our Interest rates for personal savings accounts document available on our Website or by calling us.

14.2. No interest will be earned for any day on which the funds in your Account are less than the minimum balance on which interest is payable, as shown in the

Account Summary Box and our Interest rates for personal accounts document available on our Website or by calling us.

- 14.3. All account interest will be paid without any tax taken off.
- 14.4. Where the interest rate is variable, we may vary the Account interest rate for any one or more of the following reasons:
- If there is a change in relevant law, regulation, code of practice or to reflect a recommendation, requirement or decision of any applicable court, ombudsman, regulator or similar body
 - To reflect any change in the Bank of England Base Rate
 - To reflect changes in market conditions or the interest rates of similar accounts offered by other providers
 - To reflect changes or expected changes in the costs we pay to others and/or changes in inflation, or the costs of the services or facilities we provide
 - To reflect any changes in money market interest rates or the cost to us of money we lend
 - To reflect any event beyond our reasonable control
 - To reflect any other change that affects us, if it is fair to pass the impact of the change on to you.

14.5. When we will tell you about changes to the interest rate

Type of Account	Where the change is advantageous to you	Where the change is disadvantageous to you
Triodos Online Cash ISA Triodos Fixed Rate Cash ISA Triodos Ethical Junior Cash ISA Triodos Online Saver Triodos Online Saver Plus Triodos Ethical Savings Bond Triodos Cash ISA Triodos Charity Saver Triodos Right Start Saver Triodos Saver Personal Savings Account	Within 30 days of the change being made	At least 14 days before the change is made
All other accounts	Within 30 days of the change being made	At least 2 months before the change is made

We will let you know of any changes by letter or email, depending on the most recent contact details you provided to us. New rates will be published on our Website on the date that the change is made.

Details of our current interest rates can be found on our Website, in our Interest rates for personal accounts document, on any statement we send you, in Internet Banking, in the Triodos App and by calling us.

15. Charges

15.1. Details of the charges relating to your Account can be found in the Tariff. This was made available to you when you opened your Account and can also be found on our Website.

We may vary these charges from time to time in accordance with the 'Changes to these Terms' section above.

15.2. Before we deduct charges for standard account services from your Account, we will give you at least 14 Calendar Days' notice of how much we will deduct. We will tell you the charge for any other service or

product that you have requested before we provide it to you.

15.3. If any charge payable by you is not paid on the due date you will be liable to pay interest on this charge. This will be at a rate that we may from time to time stipulate, and will apply from the date the payment is due up to the date of payment.

16. Closing your Account

16.1. You can close your Account by either writing to us, sending us a Secure Message through Internet Banking or by calling us, as long as the Account Specific Terms and Conditions for your Account allow this.

16.2. Cancellation Period

Additionally for a period of 30 Calendar Days after the date you open your Account with us, you have the right to cancel your Agreement with us by closing your Account.

For Ethical Saving Bonds the 30 days start on the date you complete your full deposit to the account.

For Fixed Rate ISAs the 30 days start on the date your account is opened.

If you want to cancel your Agreement with us you should send us a Secure Message through Internet Banking or tell us in writing to our Freepost address (**Freepost TRIODOS BANK**). If you don't cancel your Agreement during this initial 30 Calendar Days, you can still close your Account (subject to any applicable notice period) as discussed above, as long as this is allowed under the Account Specific Terms and Conditions for your Account.

- 16.3. We may close your Account if you fail to operate your Account according to our Terms and Conditions, or, regularly fail to ensure that there are sufficient cleared funds in your Account to make requested payments. If we decide to terminate your Agreement with us and close your account, we will tell you in writing. We will give you 30 Calendar Days' notice of our intention to close your Account, or 2 months' notice for accounts that have cheque and/or direct debit and standing order facilities.

We will repay any credit balance to you and we may require you to repay any money owed to us. Please see section 5 on your liability to us.

- 16.4. If you seriously or regularly break the terms of our Agreement with you (including these Terms and Conditions), we may end the Agreement immediately and close your Account.

We will also be entitled to end this Agreement immediately and close your Account if we reasonably believe:

- That you might cause us to breach any law, regulation or code
- That you have committed, or attempted to commit fraud, against us

- Any information that you have provided to us in relation to your Account is false
- That you are using or have used your Account for criminal or otherwise illegal purposes
- That you have allowed someone else to use your Account inappropriately
- You have failed to repay an overdrawn balance when we have requested you to do so
- You have not provided us with information in relation to your identity or liability for tax that we have requested
- That maintaining your account may expose us to action from any government, Regulator or law enforcement agency.

When assessing whether to offer or continue our services to you we will discuss the matter with you wherever possible. We may sometimes need to request additional information from you.

We reserve the right to close Accounts without notice where our Anti-Money Laundering obligations have not been met or where no deposit at all has been made within 12 months of opening the Account.

17. Dormant and zero balance accounts

We may suspend operation of an Account that has been inactive for a period of at least 6 months. We do this to protect you and to prevent fraud.

If you have money in a dormant Account, it will always be your property no matter how many years pass. If you die it will become part of your estate.

Different terms apply for Ethical Savings Bond and Fixed Rate Cash ISA where deposits are not received – see

the Account Specific terms for these accounts.

- 17.1. If you do not use your Account at all for 12 months after it was opened and there is a zero balance, we will close it. We will tell you that we are planning to close it before it is closed. When we tell you, we will explain why your Account is being closed and what you can do to stop it being closed. We do this to protect you and to prevent fraud.

18. Statements

- 18.1. Statements are issued free of charge, usually in January and July. Check the Account Specific Terms and Conditions for details of Accounts with different statement frequencies. You may choose another frequency, for example weekly, monthly or every time there is a transaction on your Account. You can also contact us and request an up to date statement for your Account at any time, free of charge.

For accounts managed online, you will be sent an email notification when your statement is ready to view. If you have elected to have statements produced more frequently than the standard frequency, they will be available within Internet Banking but you will not receive an email notification each time one is produced. Statements are available in pdf and will be available in Internet Banking until 12 months after your account has been closed.

Paper statements are not available for online-only accounts.

For accounts managed by post, you will receive paper statements by post, unless you choose to have Internet Banking access to your statements, then you will be sent an email notification when your statement is ready to view.

19. Getting in touch

You must keep your personal details up to date and inform us of any changes as soon as possible.

If we need to contact you, we will use the most recent telephone number, email address or postal address we have on record for you. If you use Internet Banking or the Triodos App, we will also use Secure Messages and Feed messages. We will always communicate with you in English.

19.1. Telling us about changes

For accounts that are managed through Internet Banking or the Triodos App, instructions can be sent to us through secure messaging in Internet Banking.

For accounts that are not managed online all instructions must be made to us in writing with your Account number and your signature (or both signatures if required for a joint Account).

Part 2:

Account Specific Terms and Conditions

20. Triodos Cash ISA Terms and Conditions

20.1. These Triodos cash ISA Terms and Conditions apply to all Triodos cash ISAs. Accounts may also have their own Account Specific Terms and Conditions, which also apply.

20.2. A cash Individual Savings Account (ISA) is only available to residents in the UK who are aged 18 or over (aged 16 or over for accounts opened before 6 April 2024).

An ISA is not available as a joint Account. You may not hold an ISA Account on behalf of another person, group or organisation. Your ISA savings will be, and must remain, in your beneficial ownership and must not be used as security for a loan.

20.3. You may transfer your ISA to another ISA Manager at any time by asking your new ISA Manager to contact us with the appropriate transfer forms. Unless you request that the transfer is made after any notice period, we will make such a transfer within five Business Days of receipt of the documentation, and this will be subject to our normal early access charge.

ISA transfers into Triodos Bank can be a combination of all or part of current and/or previous years' subscriptions and are subject to acceptance.

20.4. We will notify you if your ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs (HMRC) ISA regulations.

20.5. If your ISA breaches HMRC ISA regulations we may:

- Reject any invalid subscriptions and return the funds to the account they came from
- Close your Account.

20.6. The maximum annual subscription limits for ISAs and combination of permitted ISAs are set by HMRC ISA regulations. The current ISA limit is provided when you apply for an ISA, and is also available on our Website and on request. You must not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year. Once you have deposited funds equivalent to the subscription limit for the year, you may make no further subscriptions, regardless of withdrawals, unless your ISA is a flexible ISA as described in section 2.1 (see the Account Specific Terms and Conditions for your ISA). You must subscribe with your own funds. This includes payment by cheque, standing order, electronic transfer or CHAPs. We can accept ISA subscriptions made by a third party unless we have reason to believe (by reference to information in our possession) that they do not belong to you as the ISA holder.

20.7. Subscriptions made by cheque are only valid pending clearance of the cheque. If the subscription is made by cheque, the date of subscription is the date we receive and accept the cheque (providing the cheque subsequently clears).

20.8. If you try to deposit funds into your ISA that would take your subscriptions over the permitted allowance that you hold with Triodos Bank, we will credit your ISA with funds up to the permitted allowance. The remaining funds will be sent back to the account they came from. It is your responsibility to ensure your subscriptions across different providers is within the permitted allowance.

20.9. Interest earned on ISAs is calculated daily, and credited to your Account every six months in January and July (with the exception of Fixed Rate Cash ISAs – see the Account Specific Terms and Conditions). You may withdraw funds at any time by giving us written instructions or by using Internet Banking.

20.10. If you become a non-UK resident, have ceased to perform duties as a Crown employee serving overseas, or have ceased to be married to, or in a civil partnership with, such a person you do not need to close your existing ISA. You can still withdraw funds from your ISA but you can no longer subscribe to it. If you make a withdrawal from a Flexible ISA you can replace those funds in that ISA in the same tax year, as that does not count as a subscription.

20.11. Cancellation of subscription

Once a valid subscription has been made and kept on deposit for more than the cancellation period of 30 Calendar Days, it counts as a subscription to an ISA in that tax year. If a valid subscription is cancelled within 30 Calendar Days, the subscription does not count as a subscription to an ISA and you are free to subscribe to another ISA.

20.12. Changing your mind

If you change your mind about having a Triodos cash ISA you can cancel it and change it to another account type or close the Account within 30 Calendar Days of opening the Account with no charge for early access, and without affecting your annual ISA subscription limit. We will pay you interest for the period your money was invested with us.

20.13. We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with you is competent to carry out those functions and responsibilities.

21. Triodos Online Cash ISA

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

21.1. The Triodos Online Cash ISA is a Flexible ISA as described in section 2.1.

21.2. Notice period

The Triodos Online Cash ISA is an instant access account.

21.3. Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA eligibility and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

21.4. Opening deposit

Your opening deposit must be transferred electronically from your nominated account. If you are making your opening deposit from an existing Triodos account in your name that allows withdrawals, you can do this without it being given as your nominated account.

If you wish to transfer subscriptions from your existing ISA with another provider, or from your existing Triodos ISA, please complete and return the relevant ISA transfer authority form.

If you do not make your opening deposit within 12 months of opening the Account, we reserve the right to close your Account.

21.5. Transactions

All transactions, both to and from the Account, must be carried out by electronic bank transfer.

21.6. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

- Transferring subscriptions from your existing ISA with another provider (subject to acceptance)
- Transferring subscriptions from your existing Triodos ISA (subject to acceptance).

22. Triodos Fixed Rate Cash ISAs

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

The full deposit must be in the Account within 60 Calendar Days of the Account opening. After that, no more money can be added. If no money has been added in that time, the Account will be closed.

22.1. Limited Issue

Triodos Bank reserves the right to close this issue of the Fixed Rate Cash ISAs to new deposits at any time without notice. The Fixed Rate Cash ISAs are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer, and the opening deposit has been received.

22.4. Fixed term

Deposits will be held in your Fixed Rate Cash ISA for the agreed fixed term, which starts from receipt of your initial deposit.

22.2. Declaration

When you tick the declaration on the online application form for this Account it is equivalent to you signing the ISA application. You are making a declaration about your ISA eligibility and agreeing to the Triodos cash ISA Terms and Conditions, Triodos Bank's general Terms and Conditions and Account Specific Terms and Conditions.

22.5. Withdrawals

As Fixed Rate Cash ISAs are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity. The only exception to this is if you close the Account and/or transfer the full balance to another ISA.

22.3. Opening Deposit

You may make your deposit by one or more of the following:

- Electronic bank transfer from your nominated account
- Move money from an existing Triodos Bank UK Ltd (non ISA) account

Early closure will result in an early access charge being applied equivalent to a number of days of interest (unless the Account has been opened in the last 30 Calendar Days. See section 16.2). The number of days is dependent on the term of the Fixed Rate ISA, details of which can be found on our Website and in the Interest rates for personal savings accounts document. The charge will be taken from the Account balance so you could get back less than you originally deposited. In certain exceptional circumstances at our discretion the early access charge may be waived.

22.6. Interest

The interest rate is fixed for the term of each Triodos Fixed Rate Cash ISA on the day your account is opened. It is calculated daily, up to and including the day before the Fixed Rate ISA matures.

Interest is paid annually in January and at maturity and added to the Account.

22.7. Statements

Statements for this Account will be available online via Internet Banking in January. You will be sent an email notification when your statement is ready to view.

22.8. Maturity

Your Triodos Fixed Rate Cash ISA will mature on a fixed maturity date. Within 30 Calendar Days of the fixed maturity date we will contact you to ask you what you would like to do with your maturing funds. If we don't hear from you before your Fixed Rate Cash ISA matures or your maturity instruction contains incorrect information that prevents us from processing the instruction or completing it by the end of the Business Day prior to the maturity date, the Account will automatically convert into a variable rate cash ISA.

23. Triodos Ethical Junior Cash ISA

Junior Cash ISAs are long term, tax-free savings accounts for children from birth up to the age of 18, who are ordinarily resident in the UK.

23.1. Opening a Triodos Ethical Junior Cash ISA

From birth up to 16 years old the Account must be opened by an individual aged 16 or over who has parental responsibility for the child. This person will be the Legal Representative or registered contact. There can only ever be one Legal Representative/ registered contact. From 16 the child may apply to set up the Account on their own or if they already have a Triodos Ethical Junior Cash ISA, they may apply to become the Account operator or registered contact themselves.

In all instances the child is the Account holder. They may only hold one Junior Cash ISA at any one time, either with Triodos or any other provider, and cannot hold both a Junior Cash ISA and a Child Trust Fund.

23.2. Opening deposit

There are three ways to make the opening deposit (see the application form for further details):

- By sterling cheque made out to the child
- By transferring an existing Junior ISA or Child Trust Fund from another provider by completing a Junior ISA or Child Trust Fund transfer authority form
- By transferring money from an existing Triodos account held in the Legal Representative's name.

If a Child Trust Fund or Junior Cash ISA is being transferred, the Child Trust Fund or Junior Cash ISA with the previous provider must be closed, as only one Junior Cash ISA can be held and it is not permitted to hold both a Child Trust Fund and a Junior ISA at the same time.

23.3. Paying money in

Once the opening deposit has been made, anyone can put money into the Account. You must not exceed the annual Junior ISA allowance per tax year, as set by HMRC ISA regulations. The current Junior ISA limit is provided when you apply for an ISA, and is also available on our Website and on request. If the child moves abroad, money may still be added to their Account. All money in the Account belongs to the child.

23.4. Internet access

If internet access is requested for a Triodos Ethical Junior Cash ISA it will be granted to the Legal Representative. Please note that you will not be able to make payments online via Internet Banking from this Account.

23.5. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

23.6. Taking money out

Withdrawals from the Account before the child's 18th birthday are not permitted. Exceptions to this are in the event of the child becoming terminally ill or dying.

Transferring the whole of the balance to another Junior ISA provider is permitted. To do this you must ask your new ISA Manager to contact us with the appropriate transfer forms. We will make such a transfer within five Business Days of receipt of the documentation. As the child may only hold one Junior Cash ISA at any one time, the existing Junior Cash ISA must then be closed.

23.7. We will notify you if the Junior Cash ISA has become void by reason of any failure to satisfy the provisions of HM Revenue & Customs Junior ISA regulations.

23.8. If your ISA breaches HMRC ISA regulations we may:

- Reject any invalid subscriptions and return the funds to the account they came from
- Close your Account.

23.9. If you try to deposit funds into your ISA that would take your subscriptions over the permitted allowance, we will credit your ISA with funds up to the permitted allowance. The remaining funds will be sent back to the account they came from.

23.10. When the Account holder reaches 18 years old

At 18 the Account will automatically convert into a variable rate cash ISA. 30 Calendar

Days before the child's 18th birthday we will write to the Legal Representative to inform them that this will happen.

23.11. Changing your mind

If you change your mind about having a Triodos Junior Cash ISA you can cancel it and close the Account within 30 Calendar Days of opening the Account with no charge for early access, and without affecting your annual Junior ISA subscription limit. We will pay you interest for the period your money was held in the Junior Cash ISA.

24. Triodos Online Saver

24.1. Notice period

The Triodos Online Saver is an easy access account.

24.2. Opening deposit

Your opening deposit must be transferred electronically from (one of) your nominated account(s). If you do not make your opening deposit within 12 months of opening the Account, we reserve the right to close your Account.

24.3. Transactions

All transactions, both to and from the Account, must be carried out by electronic bank transfer.

24.4. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account monthly.

25. Triodos Online Saver Plus

The Triodos Online Saver Plus is restricted to one account per person, including one in joint names. Only one account per

person (either joint or sole) can be opened or held in any 12 month period.

25.1. Notice period

The Triodos Online Saver Plus is an easy access account.

25.2. Limited Issue

Triodos Bank reserves the right to close the Online Saver Plus to new deposits at any time without notice. They are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer.

25.3. Opening deposit

Your opening deposit must be transferred electronically from (one of) your nominated account(s). If you do not make your opening deposit within 12 months of opening the Account, we reserve the right to close your Account.

25.4. Transactions

All transactions, both to and from the Account, must be carried out by electronic bank transfer.

25.5. Balance limits

There is a maximum balance and we reserve the right to return funds received over this maximum to the source account. Details of this maximum balance are available on our Website and in the Summary Box and on request.

25.6. Withdrawal restrictions

Three penalty-free withdrawals are allowed per 12 month period. The 12 month period is calculated from the date of account opening and every anniversary of opening thereafter. Excess withdrawal rate will apply on the balance in a calendar month where a withdrawal is made which exceeds the free annual withdrawal limit.

25.7. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account in January.

25.8. Statements

Statements for this Account will be available online via Internet Banking, in January. You will be sent an email notification when your statement is ready to view.

26. Triodos Ethical Savings Bonds

The Triodos Ethical Savings Bonds are intended solely for customers who want to invest their savings for a fixed term and at a fixed interest rate.

They are available only to personal customers and not to nominees or business customers.

26.1. Limited Issue

Triodos Bank reserves the right to close this issue of the Bonds to new deposits at any time without notice. The Ethical Savings Bonds are available to customers strictly on a 'first come, first served' basis, determined by us on receipt of a completed application. A completed application is one that enables us to open the Account without the need to gather any further information from the customer, and the opening deposit has been received.

26.2. Opening Deposit

The opening deposit must be made by electronic transfer from your nominated account or from an existing Triodos UK account.

Once your full deposit has been paid you have the right to cancel your Agreement with us and close your Account for a period of 30 Calendar Days from when your full deposit is received.

The full deposit must be in the Account within 90 Calendar Days of the Account opening. If no money has been received into the account at that time the Account will be closed.

26.3. Bonds and investment limits

Once your Triodos Ethical Savings Bond is opened you cannot add to it. There is a minimum and maximum balance for these accounts. We reserve the right to return funds received over this maximum to the account they came from. Details of the limits are available on our Website and on request.

26.4. Fixed term and withdrawals

As the Bonds are designed for customers who can commit their funds for a period of time, withdrawals are not allowed until maturity, except for transfers of interest if you have chosen to have your interest paid monthly.

Deposits will be held in your Ethical Savings Bond for the agreed fixed term, starting from receipt of your funds. Your opening statement will confirm the start date and the maturity date of the Bond.

No withdrawals from your Ethical Savings Bond will be allowed during the term of the investment.

Once your full deposit has been paid there is a 30 day cancellation period when you will be able to cancel your Ethical Savings Bond and your money will be returned to you.

After these 30 Calendar Days early closure is not permitted except on the death of a sole depositor, or in certain other exceptional circumstances at our discretion. We may request evidence of death, or exceptional circumstances prior to allowing early closure of your Ethical Savings Bond. If the Ethical Savings Bond is held in joint names, on the death of one of the Account holders a new mandate will be required for the Bond to be transferred

into the name of the remaining Account holder until maturity.

26.5. Interest

The interest rate is fixed for the term of each Triodos Ethical Savings Bond once the full opening deposit is received and your application is complete. It is therefore possible that the interest rate may have changed from the rate published at the time your application was started.

Interest is calculated daily from the day that the total amount shown on your application or maturity instruction has been deposited in your Triodos Ethical Savings Bond up to and including the day before the Bond matures.

Interest can stay in your Account or be paid away. If you do not indicate a preference at the time of your application, the interest will stay in your Account. You will not be able to change how interest is paid during the lifetime of your Bond.

Where the interest stays in your Account, it will be paid annually on the anniversary of your Bond and on maturity.

Interest will be paid monthly where interest is paid away to your chosen interest payment account. This will occur on the first Business Day of each month.

If interest is paid away, it must be to the interest payment account provided by you at the time of your application, or as subsequently advised by you where these details have changed. This account must be a personal account in your own name or a joint personal account in the same name(s) as your Triodos Ethical Savings Bond. It can be a Triodos Bank Account or an account at another UK bank or building society. It is important that we hold up to date records of your interest payment account.

26.6. Statements

Statements for this Account will be available online via Internet Banking, in January. You will be sent an email notification when your statement is ready to view.

26.7. Maturity

Your Triodos Ethical Savings Bond will mature on a fixed maturity date. We will tell you this date in writing at the time your Bond is issued. Within 30 Calendar Days of the fixed maturity date we will contact you to ask you to choose where you'd like your maturing funds transferred and let you know if there's an option to transfer your maturing funds into another Triodos Bond.

If we don't hear from you before the Ethical Savings Bond matures or your maturity instruction contains incorrect information that prevents us from processing the instruction or completing it by the end of the Business Day prior to the maturity date, a variable rate savings account will be set up and the money paid into that.

Account Specific Terms and Conditions for Discontinued Accounts

Discontinued accounts are still active accounts contributing to positive social and environmental change. We are, however, no longer offering these accounts to new customers.

27. Triodos Cash ISA

The Triodos cash ISA Terms and Conditions (see section 20) apply to this Account in addition to the following:

27.1. The Triodos Cash ISA is a Flexible ISA as described in section 2.1.

27.2. Notice period

The Triodos Cash ISA is an easy access account.

27.3. Making deposits

Deposits can be made by sterling cheque or by electronic transfer. Cheques should be posted with a paying-in slip or letter using our Freepost address (Freepost TRIODOS BANK). Please do not send cash by post. Any cheques deposited at our Branch will be treated as if posted to us.

If you wish to transfer subscriptions from your existing ISA with another provider, or from your existing Triodos ISA, please complete and return the relevant ISA transfer authority form.

27.4. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

28. Triodos Charity Saver

At Account opening you must select a Charity from the list of charities that we currently work with, to benefit from your savings.

28.1. Triodos donation

We will donate the equivalent of a percentage of the annual average balance of your Account to the selected charity, except Triratna Preceptors' College Trust (formerly known as Friends of the Western Buddhist Order) and Quaker Social Housing Trust. Any donation we make to the Somerset and Dorset Wildlife Trusts is split equally between the two trusts.

28.2. Donate your interest

In addition, you can choose to donate a percentage of the annual interest earned by your Account to that charity.

28.3. Making deposits

Deposits can be made by sterling cheque or by electronic transfer. Cheques should be posted with a paying-in slip or letter using our Freepost address (Freepost TRIODOS BANK). Please do not send cash by post. Any cheques deposited at our Branch will be treated as if posted to us.

28.4. Notice period

The Triodos Charity Saver is an easy access account.

28.5. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account every six months in January and July.

29. Triodos Right Start Saver

29.1. Right Start Saver Accounts are designed for children from birth to age 18.

29.2. Notice period

The Triodos Right Start Saver is an instant access account.

29.3. Account Holder

In all instances the child is the Account holder.

A Right Start Saver Account can be opened in the child's own name from the age of seven. If an Account is in the sole name of the child, that child is then the only person able to withdraw funds or obtain information on the Account.

Right Start Saver Accounts can also be held in trust for the child from birth until the age of 16 by opening an Account in an adult Legal Representative's name 're' the child.

This makes the adult the signatory to the Account, but the funds belong to the child. This type of account can only be opened by an individual aged 16 or over who has parental responsibility for the child.

29.4. Internet Banking access

If Internet Banking or Triodos App access is requested for a Right Start Saver Account it will be granted to the Legal Representative for a 're' Account. For an Account held by the child in their own name, Internet Banking or Triodos App will be available should they wish to access their Account online.

Please note that you will not be able to make payments online from this Account.

29.5. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account annually in January.

29.6. Statements

Statements for this Account will be available online via Internet Banking or by post, in January. If you choose to have Internet Banking access to your statements, you will be sent an email notification when your statement is ready to view.

29.7. When the Account holder reaches 16 years old

For an account with an adult Legal Representative we will send them a form so that the child can become the account holder and operator. If the form is not returned the adult Legal Representative will remain as the operator on the account until the child reaches 18 at which point the adult operator will be removed automatically.

For an account in the child's name, we will write to the child with a form to update the child's signature, so that we have a signature on file which will allow us to accept written instructions.

29.8. When the Account holder reaches 18 years old

Right Start Saver Accounts are not designed to be held beyond 18 years of age. We will contact the Account holder or adult Legal Representative 30 Calendar Days before the Account holder's 18th birthday for instructions regarding the Account.

If we do not receive a reply by the 18th birthday, the Account will be changed into a variable rate savings account.

30. Triodos Saver

30.1. Notice period

Triodos Saver is an easy access account.

30.2. Making deposits

Deposits can be made by sterling cheque or by electronic transfer. Cheques should

be posted with a paying-in slip or letter using our Freepost address (Freepost TRIODOS BANK). Please do not send cash by post. Any cheques deposited at our Branch will be treated as if posted to us.

30.3. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account monthly.

31. Personal Savings Account 2

31.1. Notice period

The Personal Savings Account 2 is a 1 day notice account.

31.2. Interest

The interest rate is variable. Current interest rates are available on our Website and on request. Interest earned is calculated daily and credited to your Account six monthly in January and July.

Large print, braille and audio
versions available on request.

30 July 2024

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