Terms and Conditions

for our personal savings accounts

Triodos Bank

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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. This Agreement is governed by the law of England and Wales and you can bring claims against us in the English or Welsh courts. If you live in Scotland or Northern Ireland, you can also bring claims against us there. We can claim against you in the courts of the country you live in.

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 Document and our Tariff which tell you about the interest rates which apply to your Account and charges that apply. These Terms and Conditions, the Interest Rates Document and the Tariff 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.

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, our and Triodos means Triodos Bank UK Ltd
- Account means a savings account you hold with us
- Annual Equivalent Rate (AER) shows what an 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
- CHAPS means a UK system for sending large, secure same-day bank transfers in pounds sterling.
- Faster Payments is an electronic payments system in the UK
- Feed Message means a one-way messaging system which allows us to send important information to you about your Account through a feed in Internet Banking or 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
- Interest Rates Document means our document which sets out the interest rates applicable to your Account(s)
- Internet Banking means Triodos Internet Banking
- ISA means an Individual Savings Account under the ISA Regulations
- ISA Manager means the manager of an ISA for the purposes of the ISA Regulations
- ISA Regulations means the Individual Savings Account Regulations 1998
- Mobile Secure Key means a digital key that sits within the Triodos App which allows you to log on to Internet Banking or the Triodos App using your device passcode, fingerprint or face recognition (depending on your device)
- A Nominated account is an account from which you can make payments to a savings account and to which you can make withdrawals from a savings account.
- 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 set out in this document
- 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 website 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, the Tariff and the Interest Rates Document.

We may make changes to these documents for the following reasons:

- To clarify or simplify this Agreement
- To improve or update a product or service
- 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

For changes that relate to or affect payment services (e.g. payments in and out of your Account), we will give you two months' notice.

We will give you 30 calendar days' notice for any other changes. If a change benefits you and does not require advance notice, we will inform you as soon as possible after it has been 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 on which we have told you the change will take effect.

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. Accordingly, you must:

- Take care when you use your Security Details and make sure no one can see
- Keep your payment device and Security Details safe
- Safely destroy any Security Details we send you
- If you suspect, or know, that someone else knows your Security Details, change them immediately and tell us as soon as possible
- Take care if you sell your phone or give it to someone for repair.

You must not:

- Tell anyone your Security Details
- Choose Security Details that could be easily guessed by someone else
- Write down your Security Details in a way that other people could easily understand
- Log in, or stay logged in, on a device that is not fully under your control or in your possession.

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 3550 355** (if calling from the UK) or **+44 (0)117 973 9339** (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

You must contact us as soon as possible if:

- This is required under section 4
- You suspect that a payment has been made out of your Account without your permission
- You think someone else may be able to use your Security Details
- You think that you have been the victim of fraud or a scam
- You have any other concerns about a payment that you've made (for example, that a payment has not reached the intended recipient).

This section explains what happens when things go wrong, and who is usually liable. When requesting a refund, you must give us sufficient information to enable us to investigate and check if you are entitled to a refund.

Digipass
The digipass will always remain the property of Triodos Bank UK.

What happened?	Who is usually liable?
Your Security Details were used by someone else without permission to carry out unauthorised transactions from your Account **OR** A payment has otherwise been made from your Account that was not authorised by you (for example you see a payment on your bank statement that you do not recognise)	We will generally refund you. However, you must notify us as soon as possible (and at the latest no later than 13 months after the debit date). After this time, we will not be able to issue a refund. For unauthorised payments that happened before you contacted us, you may be liable for up to £35, even if we refund you the rest. We will put your Account into the condition it would have been in 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. However, you will be responsible for losses incurred on your Account if these happened because you acted fraudulently. You will also be liable up to the point that you tell us about the unauthorised use of your Account, if you deliberately or very carelessly: • Failed to keep your Security Details secure (as required by section 4); • Failed to tell us as soon as possible that your Account had been compromised; • Disclosed your Security Details to any third party. Unless you acted fraudulently, you will not be liable at all (even for £35): a. for transactions that take place after you told us that your Account or Security Details had been compromised; b. if a loss was caused by our acts or omissions; c. if you were unable to notify us and this was our fault – for example, our phone lines or email were unexpectedly unavailable; or d. if the loss relates to a payment for something at a distance (for example, online or over the phone).
If you authorise a payment from your Account via Faster Payments or CHAPS because you were tricked by a scammer. This is known as 'authorised push payment' (APP) fraud.	You can ask us to reimburse you. You must notify us as soon as possible and no later than 13 months from the date of the relevant payment. If you are eligible for reimbursement under the eligibility criteria set by the Payment Service Regulator (PSR), we will reimburse you in full within five business days; however you may have to pay an excess of up to £100 per claim. We may refuse to reimburse you if we have sufficient evidence that you have fraudulently, or that you very carelessly ,failed to do one of the following: • Pay attention to warnings • Promptly report payments after having been aware of or suspecting that you had been a victim of a scam • Report the scam to the police where we asked you to do so; or • Respond to our reasonable requests for information.
We have made a payment incorrectly (for example, we sent it to the wrong account or for the wrong amount)	We will refund you, unless: • The payment instruction you gave us was not correct. In this case, we will make all reasonable efforts to recover your money, but we may charge you a fee for this (see the Tariff) • We can show the payment reached the account it was intended for in accordance with your instructions.
You have made 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 from the recipient or their bank. You need to request this information in writing.

What happened? cont…	Who is usually liable?
If someone you paid claims they haven't received their money	We'll try to trace the payment and tell you the outcome. If we can't verify that the payment was made to the recipient's bank, we'll restore your Account balance to what it would have been if the payment hadn't left your Account.
If funds are added to your Account by mistake	We may withdraw them to correct the balance. If you spent them, you may need to pay them back.

6. Prevention of fraud

We monitor customer transactions as part of fraud prevention. We will analyse your spending patterns and those of similar customers on an anonymous and collective basis. This is so that we can monitor for unusual transactions on your Account which could potentially be fraudulent. We will also use 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 are about to make a payment to a new person or organisation if we think you may be the victim of a scam, including if we think that you are a victim of an APP scam.

For advice on how to avoid Authorised Push Payment scams and other fraud go to: **www.triodos.co.uk/help/fraud-awareness**

If you decide to proceed with a transfer that we think is suspicious, we may delay the transaction by up to four Business Days while we investigate and, in some cases, refuse to process it. If we refuse to make a payment due to fraud concerns, we will confirm this to you in writing.

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.

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

7. Deposit guarantee scheme

Triodos Bank UK Ltd is covered by the Financial Services Compensation Scheme (FSCS). The FSCS pays compensation to eligible depositors up to a set limit if the bank is unable to meet its financial obligations.

Individuals are usually covered by the scheme. For joint accounts the limit applies to each depositor.

For further information about the scheme (including current limits, 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 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 817008. Our registered office is at Deanery Road, Bristol, BS1 5AS.

9. Complaints

If you have a complaint about our service, you can contact us as follows.

- 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 in the Triodos Mobile Banking App or Internet Banking
- By email **complaints@triodos.co.uk**
- In writing to: Triodos Bank, Deanery Road, Bristol, BS1 5AS.

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

We aim to deal with complaints as quickly as possible. This will usually be within 15 days for complaints relating to payment services (for example, payments to and from your Account), and no longer than eight weeks for other complaints.

When you have submitted a complaint, we'll keep you updated on our progress and issue you with a final response.

If you're not satisfied with our final response you can refer 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 using the following details.

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. Applicants must also be resident in the UK (that is, resident in Great Britain or Northern Ireland for tax purposes, or a member of the British armed forces using a British Forces Post Office (BFPO) address).

Accounts must 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. Tax information
Provided you satisfy the eligibility criteria, if you are tax resident in another country as well as, or instead of, the United Kingdom, we may be legally required to collect certain information about your tax residency. We may need to share details about you and your account or joint accounts with HM Revenue & Customs (HMRC). HMRC may then pass this information to the tax authorities in the country or countries where you are tax resident under international agreements for the exchange of financial account information.

We may ask you to provide documents or details to confirm your tax residency. If you do not provide the information we request, we may still be required to report your account to HMRC, who may share this information with the relevant overseas tax authorities.

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
With the exception of ISAs, Accounts can be held jointly by two people (but not more).

If you hold an Account jointly with someone, this Agreement applies to you both individually and jointly.

We are entitled to accept the authority of either joint Account holder to give instructions on behalf of the other Account holder relating to the Account until such 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 a relevant 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 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. To do so, you will need to fill in a mandate. We will verify the identity and address of the new signatories before this authority is granted.

11. Nominated Account

A Nominated Account must be a sterling account in your name(s) with either another UK bank/building society or with us, 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 Accounts, you may choose one joint personal account held in both your names and one sole personal account each.

To have an online Account with us, you must provide details of a Nominated Account.

When you open a new Account, you will need to electronically transfer your opening deposit from the Nominated Account you provided to us.

All withdrawals from your Account must be transferred to your nominated account.

11.1. Changing your Nominated Account
If you wish to change the details of your Nominated Account, including for online only savings accounts, you can do this yourself online if you have a digipass or the Triodos App. If you don't have one of these, you can send us signed written instructions.

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.

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 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.

Cheque payments cannot be made unless this is permitted in the relevant 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. Payments will usually be held or delayed four Business Days at most.

For further details on payment timescales please see the 'frequently asked questions' section on our website, or call us for details.

As we have no branches, we do not offer a service for depositing cash in person.

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.

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,
- The amount of any cheques you pay in that are later returned unpaid
- Any deposits that have been paid into your account in error
- Any interest, fees nd 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.

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. Payments will usually be held or delayed four Business Days at most. 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, 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 Payments to your Nominated Account(s) through Internet Banking or the Triodos App.

13.3. If you do not use Internet Banking or the Triodos App, or if you do but you want to make a payment to an account that is not a nominated account, you can send us a signed withdrawal form or letter by post 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
- For large sums, transfer funds by CHAPS to another bank account within the UK. 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 the Faster Payments 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 for each Account on our Website, in our Interest Rate Document and on request. We credit interest on the dates or at the intervals shown in our Interest Rates Document, which is 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 in our Interest Rates Document.

14.3. All account interest will be paid without any tax taken off. It is for you to assess how much tax (if any) you owe on interest we pay you.

14.4. Where the interest rate for an Account is variable, we may vary that 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.

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 comes into effect (or 14 days in advance if a rate is being reduced).

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

Type of Account	Where the change is advantageous to you e.g. we increase the interest rate we pay you	Where the change is disadvantageous to you e.g. we decrease the interest rate we pay 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	We will inform you as soon as possible after the change has been made	At least 14 days before the change is made
All other accounts	We will inform you as soon as possible after the change has been made	At least 2 months before the change is made

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 (for example, a fixed term Account may not allow you to do 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 and close your Account in the process.

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 the 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 can close an Account you have by telling you in writing at least 90 days in advance (except an Account with a fixed term, where this would cause the fixed term to end early). We will usually explain why we have decided to do this. Reasons can include misuse of your account – for example, if you use your Account for a business purpose.

We can also close your Account immediately (even a fixed term account) if we reasonably believe that:

- You have used threatening or abusive behaviour towards us or our co workers
- We are unable to apply customer due diligence measures to your Account required by applicable law
- We are required to close your Account under the Immigration Act 2014
- A government authority requires us to do so
- Any information you have provided to us in relation to your Account is false
- You are using or have used your Account for criminal or otherwise illegal purposes.

We will usually give you notice that we are doing this.

If your Account is closed (including if you cancel your agreement), we will return any money in the Account within 30 days, less any money owed to us or already committed to payments.

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 first. 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. Check the Account Specific Terms and Conditions for how often statements are issued for particular Accounts. 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, in which case 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 sent to us in writing by post 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 if you are aged 18 or over and live in the UK for tax purposes, except if you are a Crown employee serving overseas, or the spouse or civil partner of one, you may also be able to open and use a cash ISA, even if you're not living in the UK.

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 may be subject to an early access charge (see Account Specific Terms below).

ISA transfers to us 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 because it fails to meet the provisions of the ISA Regulations.

20.5. If your Account breaches the ISA Regulations we may:

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

20.6. The maximum annual subscription limits for ISAs and the combination of permitted ISAs are set by HMRC pursuant to the ISA Regulations. The current ISA limit is provided when you apply for an ISA, and is also

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available on our Website and on request. You must not subscribe for 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. You must subscribe with your own funds, and can pay by cheque, standing order, electronic transfer (Faster Payments) 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 subject to 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 (counting funds held 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 by post, 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 must tell us. 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 rights
You can cancel a new cash ISA with us within 30 calendar days of opening it. If you cancel within this period, we'll return your money and, for ISA allowance purposes, it will be treated as if you hadn't used that part of your allowance with us. This means you can subscribe to another ISA in the same tax year, as long as you keep within the usual ISA rules. If you do not cancel within 30 days, any money you've paid in will count as a subscription to an ISA for that tax year.

This cancellation right only applies when you first open an ISA. Money you pay into an existing cash ISA after that will count towards your ISA allowance for that tax year, even if you later withdraw it or close the account (although flexible ISA rules may allow you to replace withdrawn amounts in the same tax year).

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, our General Terms and Conditions for savings accounts and these 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 an existing ISA with another provider, or from an existing, separate 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.

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.

22.1. Limited Issue
Triodos Bank reserves the right to close any issue of Fixed Rate Cash ISAs to new deposits at any time without notice. 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 in relation to which the opening deposit has been received.

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, our General Terms and Conditions for savings accounts and these Account Specific Terms and Conditions.

22.3. Opening Deposit
You may make your deposit by one or more of the following:

- Electronic bank transfer from your nominated account
- Moving money from an existing Triodos (non-ISA) account
- Transferring subscriptions from an existing ISA with another provider (subject to acceptance)
- Transferring subscriptions from an existing, separate Triodos ISA (subject to acceptance).

The full deposit must be in the Account within 60 calendar days of the Account opening. After that, no more money may be added. If no deposit has been made in time, the Account will be closed.

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.

22.5. 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.

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 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

Triodos Ethical Junior Cash ISAs are long term, tax-free savings accounts for children aged under 18, who are resident in the UK. If the child later moves abroad money may still be added to their Account.

23.1. **Opening a Triodos Ethical Junior Cash ISA**
A Triodos Ethical Junior Cash ISA ("the Account") must be opened by a person aged 16 or over with parental responsibility for the child. This person will be known as the "Legal Representative" on Triodos account documents. You may see the term "Registered Contact" in UK Government Junior ISA Guidance. This is the same as the Legal Representative so when we say Legal Representative, it has the same meaning as Registered Contact. There can only ever be one Legal Representative and they will manage the account and receive all correspondence at their address.

From age 16 the child may apply to set up the Account on their own and manage the account themselves.

In all instances the child is the Account holder.

23.2 **Changes to the Legal Representative**
Changes can be made to the Legal Representative although consent of the existing Legal Representative is required before the change can take place. There are certain exceptions, which are:

- where the applicant for Legal Representative status is the Account holder who is 16 years or older,
- death of the Legal Representative,
- the Legal Representative is no longer contactable,
- the Legal Representative lacks capacity,
- a Court Order is made requiring the change.

23.3. **Opening deposit**
There are two ways to make the opening deposit

- By transferring money from the Nominated account or an existing Triodos account in the name of the Legal Representative
- 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

23.4. **Paying money in**
Once the opening deposit has been made, anyone can put money into the Account. All money paid into the Account is a gift to the Account holder and cannot be returned.

Deposits must not exceed the Account holder's annual Junior ISA allowance (the Junior ISA Limit) per tax year. The current Junior ISA limit is provided when you apply for an Account, and is also available on our Website and on request.

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

23.5. **Transfering into the Triodos Ethical Junior Cash ISA**
A child is only able to have one cash Junior ISA account at any time. This means that if the Account holder has a cash Junior ISA with another ISA Manager and you wish to open a Triodos Ethical Junior Cash ISA, the funds must be transferred from the other ISA Manager into the Triodos Ethical Junior Cash ISA Account by completing a transfer authority form. We will then contact the ISA Manager and will write to you when we have received the money. This may take up to 15 business days. The other ISA Manager will then close the account held with them.

It is not possible to have a Child Trust Fund as well as a Junior Cash ISA. If you wish to open a Triodos Ethical Junior Cash ISA, you will need to complete a transfer authority form so that the funds are transferred from the Child Trust Fund into the Triodos Ethical Junior Cash ISA account. We will then contact the Child Trust Fund provider and will write to you when we have received the money. This may take up to 30 business days. The Child Trust Fund provider will then close the account.

It is possible to also have a Junior Stocks and Shares ISA at the same time as a Junior Cash ISA. If the Account holder has a Junior Stocks and Shares ISA with Triodos or with another ISA Manager, then all or some of the cash in the Junior Stocks and Shares ISA can be transferred to this Account using a transfer authority form. The transfer process may take up to 30 days.

23.6. Transferring out of the Junior Cash ISA
The funds from this Account can be transferred out to a junior ISA with another ISA Manager at any time without notice. To do this you must ask your new ISA Manager to contact us with the appropriate transfer forms.

If transferring to a junior cash ISA with another ISA Manager it must be transferred in full and this Account closed.

If transferring to junior stocks and shares ISA, with Triodos or another ISA Manager, some or all of it can be transferred. If only part is transferred then this Account can remain open.

23.7. 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 the Account every six months in January and July.

23.8. Taking money out
No withdrawals can be made from the Account before the Account holder's 18th birthday. The only exception to this is where the Account holder becomes terminally ill or dies.

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

23.9.1 HMRC Provisions
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.

If the Junior Cash ISA breaches HMRC ISA regulations we may:

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

23.9.2 When the Account holder reaches 16 years old
Once the Account holder is 16 they can request to become the Registered Contact and manage the Account themselves. They do not need the consent of the Legal Representative. On receipt of a valid request we will remove the Legal Representative from the account without notifying them. We will remind the Legal Representative and the Account holder about this before the Account holder's 16th birthday.

23.9.3 When the Account holder reaches 18 years old
On the Account holder's 18th birthday the Account will automatically convert into a variable rate adult cash ISA in the name of the Account holder and the Legal Representative will be removed from the Account.

We will write to the Legal Representative 30 Calendar Days before the Account holder's 18th birthday to remind them that this will happen.

When the Account holder reaches 18 years old we will contact them with instructions for the information required from them so they are able to operate the account and access funds.

Only the Account holder will be able to access the balance and make withdrawals from the adult cash ISA.

23.9.4 If the Account holder lacks the mental capacity to manage their Account when they turn 18
The Legal Representative, or a close friend or relative, need to apply to the Court of Protection (COP) for a financial deputyship order. This will allow you to manage the Account holder's adult ISA account or take out money on their behalf once they turn 18.

23.9.5 If the Account holder is terminally ill or dies before their 18th birthday
The Legal Representative can take money out of the Account early if an Account holder is terminally ill.

'Terminally ill' means that the Account holder has a disease or illness that is going to get worse and is not expected to live more than 6 months.

The Legal Representative will have 6 months from the date of the Account holder's diagnosis to take money out of their Account. The Legal Representative will need to complete the HMRC terminal illness early access form to let HM Revenue & Customs (HMRC) know that:

- the Account holder is terminally ill
- the Legal Representative wants to take money out of the Account holder's Account.

HMRC will then let the Legal Representative know if they can take money out of the Account holder's Account.

23.9.6 Changing your mind
If you change your mind about having an Account you can cancel it and close the Account within 30 Calendar Days of opening

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the Account with no charge for early access, and without affecting the Account holder's annual Junior ISA subscription limit. We will pay you interest for the period your money was held in the Triodos Junior Cash ISA.

23.9.7 Information about the Account
You should tell the Account holder, and any other person with parental responsibility for them, about the existence of this Account. Under UK Data Protection Law we must be clear about how we collect, store and process data. We may tell the Account holder or any other person with parental responsibility for the Account holder that the Account exists – for example, if we are interacting with the Account holder, or if we need to contact them for legal or regulatory reasons. This enables us to manage the Account holder's data correctly and meet our legal and regulatory responsibilities.

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. 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. An excess withdrawal rate (available on our Website) will be applied in any calendar month where you make a withdrawal beyond this, to the account balance at the end of that month.

25.6. 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 in January.

25.7. 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.

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 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 in relation to which 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 account.

Once your full deposit has been paid (that is, a deposit equal to at least the minimum balance), 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. If you cancel, your funds will be returned to you.

The full deposit must be in the Account within 90 calendar days of the Account opening. If no (or not enough) 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.

After the 30 calendar days cancellation period, 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. We will explain the process if this happens.

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 possible that the interest rate may have changed from the rate published at the time your application was started. The final rate will be given so you can decide whether to proceed.

Interest is calculated daily from the day that the total amount you are investing 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.

27. Triodos Good Start Saver

Triodos Good Start Saver ("the Account") is an instant access account for parents or those with parental responsibility who wish to save for a child aged under 18.

27.1. Opening a Triodos Junior Saver
The Account must be opened by a person aged 16 or over who has parental responsibility for the child. This person is known as the Legal Representative on the account. The account will be set up in the Legal Representative(s)'s name 're' the child. There can be a maximum of two Legal Representatives per account.

27.2. **The Legal Representative manages the account on behalf of the child, all money in the account belongs to the child and must be used for the benefit of the child. All communications will be sent to the Legal Representative at their address.**

27.3. Opening deposit
The opening deposit must be made by electronic transfer from a Nominated account or an existing Triodos UK account in the Legal Representative(s)'s name(s).

27.4. Transactions
All transactions, both to and from the Account, must be carried out by electronic bank transfer. Withdrawals can only be made to a Nominated Account in the name of the Legal Representative(s) and must be used for the benefit of the child.

27.5 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.

27.6. Statements
Statements for this Account will be available online via Internet Banking in January. The Legal Representative will be sent an email notification when the statement is ready to view.

27.7. When the child reaches 18 years old
When the child reaches 18 years old the Account will automatically convert into a variable rate adult savings account in the name of the child. We will contact the child with instructions for completing the identification process and information required from them so they are able to operate the Account and access funds themselves.

30 Calendar Days before the child's 18th birthday we will write to the Legal Representative(s) with instructions regarding the account.

The Legal Representative(s) will not be able to manage the account or access funds after the child's 18th birthday.

27.8. **If the child lacks the mental capacity to manage their Account when they turn 18**
The Legal Representative, or a close friend or relative, need to apply to the Court of Protection (COP) for a financial deputyship order. This will allow you to manage the child's adult savings account or take out money on their behalf once they turn 18.

27.9. Information about the Account
You should tell the child, and any other person with parental responsibility for them, about existence of this Account. Under UK Data Protection Law we must be clear about how we collect, store and process data. We may tell the child or any other person with parental responsibility for the child that the Account exists – for example, if we are interacting with the child, or if we need to contact them for legal or regulatory reasons. This enables us to manage the child's data correctly and meet our legal and regulatory responsibilities.

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.

28. Triodos Cash ISA

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

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

28.2. Notice period
The Triodos Cash ISA is an easy access account.

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 head office will be treated as if posted to us.

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

28.4. 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.

29. Triodos Charity Saver

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

29.1. Triodos donation
We will donate the equivalent of a percentage of the annual average balance of your Account to your selected charity, except if this was Triratna Preceptors' College Trust (formerly known as Friends of the Western Buddhist Order) or Quaker Social Housing Trust (in which case you will have been asked to select a different charity). Any donation we make to the Somerset and Dorset Wildlife Trusts is split equally between the two trusts.

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

29.3. 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 head office will be treated as if posted to us.

28.4. Notice period9 The Triodos Charity Saver is an easy access 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 every six months in January and July.

30. Triodos Right Start Saver

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

30.2. Notice period
The Triodos Right Start Saver is an instant access account.

30.3. Account Holder
In all instances the child is the Account holder.

A Right Start Saver Account could 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. This could be arranged 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 could only be opened by an individual aged 16 or over who has parental responsibility for the child.

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30.4. 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.

30.5. 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 the Account annually in January.

30.6. 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.

30.7. When the Account holder reaches 16 years old
Where an account has an adult legal representative, we will send them a form by which they can make the child 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 the age of 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.

30.8. 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 child's 18th birthday for instructions regarding the Account.

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

31. Triodos Saver

31.1. Notice period
Triodos Saver is an easy access account.

31.2. 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 head office will be treated as if posted to us.

31.3. 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.

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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