

Triodos Bank.
These are our
Terms and Conditions
for the Triodos Current Account.

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1. Introduction

Thank you for your interest in the Triodos Current Account. We're delighted you would like to align your everyday banking to your values.

These Terms and Conditions apply to your Triodos Current Account 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 (Tariff) which you can find at triodos.co.uk/current-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 any other documents we provide to you will be in English.

You should read these Terms and Conditions carefully and keep a copy for future reference. You can request additional or updated copies (and any other documents that form part of the Agreement between you and us) at any time.

You should also read our Tariff. The Tariff has information about the debit interest rates applying to your Account, any charges applying to your Account and the services we provide to you. The latest Terms and Conditions and the Tariff are also available on our Website at triodos.co.uk/current-accounts.

2. Meaning of words

In these Terms and Conditions, a number of words and phrases have a special meaning, which are explained here:

- **You and your** means 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 12

- **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
- **Account Information Service Provider** means a third party who provides an online service which holds consolidated information about one or more of your current accounts held with other banks or providers
- **Allowing a payment despite lack of funds** means the account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit)
- **APR (Annual Percentage Rate)** means the annual cost of the overdraft taking into account that interest is charged monthly and any additional fees
- **Arranged overdraft** means the account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer
- **Base Rate** means the base rate of interest set by the Bank of England or any successor body that takes over responsibility for setting such a rate
- **Business Day** means any day other than Saturdays, Sundays or public holidays
- **Calendar Day** means any day of the week from Monday to Sunday
- **Cancelling a cheque** means the customer asks the account provider to cancel a cheque that the customer has written

- **Card** means the Visa Debit Card issued for use with your Account
- **Cash withdrawal in foreign currency outside the UK** means the customer takes cash out of the customer's Account in foreign currency at a cash machine or, where available, at a bank outside the UK
- **Cash withdrawal in pounds in the UK** means the customer takes cash out of the customer's Account in pounds at a cash machine, bank or Post Office* in the UK
- **Debit Card payment in a foreign currency** means the customer uses their Debit Card to make a payment in foreign currency. This can be in a shop or using a point of sale terminal, online or over the phone
- **Debit Card payment in pounds** means the customer uses their Debit Card to make a payment in pounds. This can be in a shop or using a point of sale terminal, online or over the phone
- **Direct Debit** means an arrangement made with a bank that allows a third party to transfer money out from the customer's Account on agreed dates, for example, in order to pay bills. This amount may vary. The arrangement is set up by the third party. This is covered by the Direct Debit guarantee which you can find at www.directdebit.co.uk/direct-debit-guarantee
- **Effective Annual Rate (EAR)** means the annual cost of the overdraft taking into account that interest is charged to the account monthly
- **Faster Payments** is an electronic payments system in the UK
- **Maintaining the account** means the account provider operates the account for use by the customer
- **Payment Initiation Service Provider** means a third party who provides an online service which allows you to initiate payments from your Triodos current account
- **Payment Service Provider** means a third party provider of payment services, such as Account Information Service Providers and Payment Initiation Service Providers
- **PIN** means the Personal Identification Number issued by us for use with your Visa Debit Card
- **Receiving money from outside the UK** means when money is sent to the customer's Account from an account outside the UK
- **Refusing a payment due to lack of funds** means the account provider refuses a payment from the customer's Account because there is not enough money in it (or it would take the customer past their arranged overdraft limit)
- **Security Details** means any digipass, username, passwords (including your PIN), passcodes and Mobile Secure Key relating to your Account
- **Sending money outside the UK** means the account provider transfers money, on the instruction of the customer, from the customer's Account to another account outside the UK
- **Sending money within the UK** means the account provider transfers money, on the instruction of the customer, from the customer's Account to another account in the UK
- **Standing Order** is an arrangement with a bank where an agreed amount of money is paid out to a third party on agreed dates. This amount may vary. This is set up and controlled by the Account holder
- **Tariff** means our leaflet entitled Personal Banking Tariff for current and savings accounts which sets out the interest rates and charges applicable to your Account
- **Terms and Conditions** means the general and specific Terms and Conditions, online Terms and Conditions, our Tariff and the application form, unless otherwise stated

- **Triodos App** means the Triodos Mobile Banking App available on Google Play or the App Store

- **Unarranged Overdraft** is when your Account balance could fall below zero where no overdraft agreement is in place, or go over its arranged overdraft limit. This could happen where the monthly Account fee is applied or where an offline Card payment is made in circumstances where your Account balance cannot be verified before the fee or payment is made, for example on an airplane

- **Website** means our internet presence at www.triodos.co.uk

*Triodos Bank does not currently have an arrangement to bank via the Post Office.

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. This may happen 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 of funding 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

Type of Change	Timing of notice before or after the change	
	At least 2 months before	Within 30 days of the change
Reducing overdraft charges or interest rates you pay us. Other changes to your advantage relating to cheques or overdrafts.		✓
Increasing interest rates you pay us. Increasing overdraft charges. Other changes that are not to your advantage relating to cheques or overdrafts.	✓	
Tracker rates – these rates change automatically in line with the reference rate (e.g. Bank of England Base Rate) that they are linked to.		✓
Any other changes to these Terms and Conditions or Tariff.	✓	

If we tell you in advance about a change and we do not hear from you, we will proceed on the basis you have accepted the change. If you do not want to accept a change, 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've provided. We may also use the news feed in Internet and Mobile Banking to update you.

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 you do the following:

- Keep your computer secure by making sure 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 once you have finished using it
- Keep your Security Details secret by taking steps including (but not limited to) the following precautions:
 - (1) Try to memorise any Security Details we send to you after you receive them, keep our documents in a safe place first and then destroy them. Keep the digipass (if you have one) in a safe place
 - (2) Never give your Security Details to any other person
 - (3) Take reasonable care to ensure that no one can see 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 digipass PIN, Card PIN, Card number or mobile banking passcode information. If you are unsure a call is genuinely from us, you can call us on 0330 355 0355 (if calling from the UK) or +44 (0)1179 739339 (if calling from abroad) to verify that it is. If you provide your Security Details (including your PIN) to anyone you may be responsible for any losses on your Account
- Always access our 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 at www.triodos.co.uk/help/fraud-awareness

Please remember that online communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any emails accessed by a third party and/or corrupted before reaching us.

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

- Sign your Card as soon as you receive it
- Tell us as soon as possible of changes in your contact details to ensure future dispatches of Cards or 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 PIN and other passwords on a regular basis. Please avoid using a number or password that is easy to guess (for example, "1234" or your date of birth)
- Please shield the PIN from sight when using your Card to make purchases using a Chip and PIN machine or at an ATM
- Take reasonable steps to stop anyone else

using your Card or Security Details. Never share your Card or Security Details with anyone else

- Keep your Card in a safe place at all times and do not leave it in a place where it may attract the attention of thieves. Do not write down your PIN and keep it in the same location as your Card
- Do not allow the Card to be taken out of your sight (for example, in a bar or restaurant) or let someone else use your Card
- Take care of your Card – if it is worn or damaged it may not be recognised by a Chip and PIN machine or an ATM
- Keep receipts and statements safe and make sure that when you dispose of them, you do so in a secure manner (for example, by shredding them)
- Other than when making purchases over the internet or phone, never disclose your full Card number or three digit number on the back of your Card (CVC code).

We will never ask for your digipass number, PIN or mobile app passcode whether by email, letter, SMS or phone. You should never share this information with anyone in any circumstance.

You must contact our Customer Support Team immediately on **0330 355 0355** (if calling from the UK) or **+44 (0)1179 739339** (if calling from abroad) in the event of any of the following:

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

Once you have contacted us:

- We will immediately block your Card and/or Security Details for any future use, and issue you with a new Card and/or 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 recover funds or prevent further losses
- If you find your Card after reporting it as lost or stolen, do not use it. Destroy your Card by cutting through both the magnetic stripe and chip.

If you see a payment on your Account that you don't recognise or see a payment on your Account that is not correct, you should contact us as soon as possible using the contact details above.

- You think someone else may be able to use your debit card 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.

Please note that the terms on liability for unauthorised payments from overdrafts differ slightly. If you have an arranged overdraft with us, please see the Credit Agreement sent to you when the overdraft was approved for more details.

5. Liability

Please contact us as soon as possible if:

- You notice an unusual debit card payment on your Account
- You suspect that a payment has been made out of your Account without your permission

What happened?	Who is usually liable?
You don't recognise a Direct Debit taken from your Account	Direct Debits are covered by the Direct Debit Scheme, which has its own rules for refunds. You can find out more about this at directdebit.co.uk .
You have authorised a Card payment from your Account	You are usually liable for this payment. For more details specific to Card transactions, please see section 19.
Your Card or Security Details were used by someone else without permission to carry out unauthorised or fraudulent transactions from your Account, including if your Card was used after it was lost or stolen	<p>We will usually refund you subject to the exceptions below. Keep in mind you could be liable for the first £35 of any loss you incur.</p> <p>In both these cases, we will refund the full amount (minus £35 where applicable). This will happen no later than the following Business Day after you notify us.</p> <p>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.</p>

	<p>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:</p> <ul style="list-style-type: none"> • Failed to keep your Card or Security Details secure as outlined above • Failed to tell us as soon as possible that your Card has been lost or stolen • Disclosed your Card or Security Details to any third party.
<p>A payment has 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)</p>	<p>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.</p> <p>We will not refund any payment from your Account where:</p> <ul style="list-style-type: none"> • You acted fraudulently • You were aware that your Account had been compromised at the time that the payment was made and you failed to tell us, except: <ul style="list-style-type: none"> 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 email are unexpectedly unavailable or times outside of our standard service provision. 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).
<p>If you authorise a payment from your Account via Faster Payments or CHAPS which turns out to be part of scam</p>	<p>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 last relevant payment that was authorised as part of the scam.</p> <p>If you are eligible for reimbursement, we will reimburse you in full within five business days, however you may have to pay an excess of up to £100 per claim.</p>

	<p>We may refuse to reimburse you if we have sufficient evidence that you have acted fraudulently, or that with gross negligence you have failed to:</p> <ul style="list-style-type: none"> • Pay attention to or take the advice of specific, directed warnings, • Promptly report the payment after having been aware of or suspecting that you have been a victim of a scam, and no later than 13 months after the last relevant payment was authorised • Report the scam to the police or; • Respond to our requests for information – where these requests are reasonable and proportionate
<p>We have made a payment incorrectly (for example, we sent it to the wrong account or for the wrong amount)</p>	<p>We will refund you, unless:</p> <ul style="list-style-type: none"> • 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 doing so • We can show the payment reached the account it was intended for in accordance with your instructions
<p>You have made a payment in error and we are unable to recover your money</p>	<p>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.</p>

Digipass

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

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 Authorised Push Payment (APP) scam.

An Authorised Push Payment (APP) scam is when a victim is tricked into making a payment by bank transfer. For advice on how to avoid Authorised Push Payment scams and other fraud go to: <https://www.triodos.co.uk/help/fraud-awareness>

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

If you decide to proceed with a transfer that we think is suspicious, we may delay the transaction while we investigate and, in some cases, refuse to process it.

If we identify a suspicious card payment on your Account (where the payment has already been made), we will attempt to contact you by text message asking you to call us to confirm that you have authorised the payment. Unless and until you confirm that the payment was in fact authorised by you, we will block your Card to prevent further potential fraud.

If we block your Card permanently, we'll send a replacement Card to you. This will have a new 16-digit Card number and three digit number on the back of your Card (CVC code). We will send you a new PIN separately. You should destroy your old Card by cutting through the magnetic stripe and chip.

If we block any of your other 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 stop the use of your Card and/or Security Details when we reasonably believe that it is necessary to protect your Account. We may also do this if you have taken out an overdraft and we have reason to believe there is an increased risk that you might not be able to pay back the money you owe us. Where possible, we will tell you in advance that we intend to stop you using your Card and/or 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

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 www.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** or **+44 (0)117 973 9339** (if calling from abroad)
- By secure message when you are logged into your Internet Banking
- 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 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

Part 2: Current Account Terms and Conditions

10. Applying for an Account

10.1 Eligibility criteria

To apply for a Triodos Current Account, you must be aged 18 or over.

This Account can only be opened by individuals for personal use and must not be used for or by a business, club, charity or other organisation.

As part of our ongoing customer due

diligence, we are required to monitor and review account usage on an ongoing basis.

If we find business usage on the Account during these checks, we will ask for any business activity on the account to cease and failure to comply may lead us to restrict or close your account.

We are unable to open an Account registered to a business address or an address at which you are not resident (such as a P.O. Box number or third party address).

You can open this 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 credit checks (where relevant) and legal and regulatory checks. You provide us with your consent to undertake these checks when you apply for your Account.

We reserve the right to decline sending correspondence, including a digipass or Debit Card, to an address we aren't satisfied is secure.

10.2 Residency

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

We may be legally obliged to pass on relevant information on the account holders and their accounts to HMRC. If the account holders tax residence is located outside the UK, HMRC may exchange this information with tax authorities of other jurisdictions. We may ask you to provide further information in relation to the tax residency of the account holder/s. If you do not respond to any requests for information we may be required to report this to HMRC, who may exchange this information with tax authorities of other jurisdictions.

11. Overdrafts

11.1 Arranged overdrafts

To be eligible for an arranged overdraft you must:

- Not be subject to any County Court Judgments
- Have not filed for bankruptcy or entered into a Debt Relief Order or an Individual Voluntary Arrangement in the last five years.

We will carry out searches with credit reference agencies in order to assess overdraft facilities held with us. Please refer to our Privacy Statement available on our Website for more details.

We share your data with Credit Reference Agencies for as long as you remain a customer. This will include details about any repaid or outstanding debts. It will also include details of funds going into the Account, and the Account balance. If you borrow money from us, it will also include details of your repayments and whether you repay in full and on time. Failure to maintain repayments may impact your credit rating.

The Terms and Conditions applicable to your arranged overdraft with us are set out in the Credit Agreement.

For joint Accounts both Account holders are credit checked as part of any creditworthiness and affordability assessments.

We expect monthly deposits to be made into your account while you are using your overdraft. A lack of any incoming deposits may be taken as an indicator that your financial circumstances have changed. This could trigger a review of your financial circumstances and appropriateness of any agreed overdraft facility.

11.2 Unarranged overdrafts

We don't offer unarranged overdrafts, so if you don't have available money, your payment won't be made. There are however some circumstances where your Account balance could fall below zero where no overdraft agreement is in place, or go over its arranged overdraft limit. This could happen where the monthly Account fee is applied or where an offline Card payment is made in circumstances where your Account balance cannot be verified before the fee or payment is made, for example on an airplane.

No charges apply, however you will not be able to use your Card or Account to make payments, withdraw cash or transfer money out until your account is back in credit or within your overdraft limit.

If you do enter into an unarranged overdraft, this will be reported to credit reference agencies and your credit rating is likely to be affected. For more details on how we use credit reference agencies and what data we share with them, please refer to our Privacy Statement. This can be found on our Website.

If a payment is refused due to lack of funds you may be charged a fee. Details can be found in the Tariff.

11.3 Overdraft interest

Overdraft interest will be calculated on a daily basis and charged monthly to your Account. You will be notified of the charge in your monthly statement and the payment will be taken from your Account 14 days after the date of your statement.

APR is calculated in the same way as EAR plus any additional fees but we don't charge these, so our EAR and APR are the same.

You can find out more about the cost of an overdraft by calling us on **0330 3550**

355, or +44 (0) 117 973 9339 (if calling from abroad).

All overdraft facilities are repayable on demand. This means that if we ask you to, you must repay the whole overdraft straight away. Where you owe us money and we have sent you a final demand notice, you must pay back the full amount outstanding within the timescales stated to prevent a default on your Account. Any defaults will be reported to credit reference agencies and your credit rating is likely to be affected.

If you owe us money, we may use any money you hold in other Accounts with us to reduce or repay any amounts you owe. In this situation each case will be assessed on an individual basis to check that the funds are suitable for us to take before doing so. If we do this we will notify you by letter or secure message.

12. Joint Accounts

As joint Account holders these Terms and Conditions apply to you both individually and jointly. This means that both partners have individual responsibility, but can also make shared decisions.

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.

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 require that those transactions are 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 arranged or 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.

13. Payments

13.1 Payments into your Account

Once your Account is open, you can make payments into your Account:

- By instructing another bank or building society to make an electronic transfer from your Account with them to your Account with us
- By setting up a Standing Order through another bank or building society
- By CHAPS, an electronic same-day payments system, within the UK
- By receiving money from outside the UK as an international transfer from other countries. Please ask for further details
- By sending a cheque in the post with a paying-in slip or letter to us. You can either use our address '**Freepost TRIODOS BANK**' (where no stamp is needed), or the full address at the end of this document (second class stamp needed). Please do not send cash by post.

For further details on payment timescales please see the 'What you need to know' document we provided when you opened your Account. This is also available on our Website. You can also find details of any charges for payments on our Tariff document.

13.2 Payments out of your Account

Subject to section 14, all payments out of your Account, apart from cheques, cash withdrawals, Direct Debits and Debit Card payments, must be made through Internet Banking or Mobile Banking. We do not offer telephone or postal banking on this account.

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

Transfers made by Faster Payments will normally be received by the beneficiary within two hours of when you authorise the payment, but may take up to the end of the following business day.

For CHAPS payments and sending money outside of the UK, payment cut off times apply. For more details on this, please refer to the 'What you need to know' document provided on our Website and when you apply.

Once your instructions have been received and processed by us, you won't be able to change your mind unless we specifically agree.

However, you can cancel instructions for future-dated transactions by the end of the Business Day before the day on which payment is due to be made. If you cancel a Direct Debit, or regular Card payment, you should also tell the organisation that collects the payment. Failure to do so may have implications in certain instances, for example, your credit score might be affected, or you may face action if you fail to pay a bill.

We will take from your Account:

- All payments authorised by you, including withdrawals made using your

Card and cheques that you write

- 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, including any applicable overdraft interest. See the Tariff for more information.

You can make payments from your Account as long as there is enough available money to cover the payments. In calculating available money we will take into account any other payments that we have paid or agreed to pay from your Account that day or that have been authorised to be paid that day.

Limits apply to the amount you can withdraw from your Account each day. For more details of these limits, please refer to the 'What you need to know' document provided on our Website and when you apply.

13.3 When might a payment not be made?

If you try to make a payment without enough available money in your Account, including any arranged overdraft facility, the payment will be declined. However, there are some exceptions to this. These are detailed in the Unarranged Overdraft section (section 11.2) in these Terms and Conditions.

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, delayed or returned to the paying account. 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 inform you and provide 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.

14. Access to your Account through third parties

You can give a Payment Service Provider access to your current Account with us to enable you to use Payment Initiation Services or Account Information Services provided by the Payment Service Provider.

Any Payment Service Provider will only be given access to your Account if your explicit permission is given.

For Payment Initiation Services, we will share with the Payment Initiation Service Provider the details that are necessary for the payment to be made.

For Account Information Services, we will share transaction information about your current Account with the relevant Account Information Service Provider. The Account Information Service Provider may request account information up to four times a day for a period of 90 days.

If you give permission to a Payment Service Provider for any of these services which you then wish to cancel, you can do this directly with the Payment Service Provider and / or via your Triodos Bank Internet Banking.

If you choose to use the services of a Payment Service Provider, we will not be held liable for:

- The actions of any third party Payment Service Provider
- Any choice of Payment Service Provider that you decide to use
- Any contract that you enter into with a Payment Service Provider
- Any losses or inconvenience caused as a result of using a Payment Service Provider.

We are not a legal party in the relationship between you and any third party Payment Service Provider that you choose to use.

We reserve the right to deny any Payment Service Provider access to your Account details if we have reasonable concerns about unauthorised or fraudulent access to your Account.

15. Statements

You will receive your statements monthly via Internet Banking. You will be sent an email notification when your statement is ready to view. To view your statement, log into Internet Banking and click on statements under the Account Information tab. Statements are available in PDF form and will be available in Internet Banking until 12 months after your Account has been closed.

Your statement will also notify you of any overdraft charges that are due to be paid in the month.

16. Dormant and zero balance Accounts

If you do not use your Account at all for 12 months after it was opened and there is a balance of zero, 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 prevent it being closed.

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

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

17. Closing your Account

You can close your Account at any time by calling us, writing to us, or sending us a secure message through Internet Banking. Additionally, you have the right to cancel your Agreement with us within 30 calendar days, starting on the date that your Account was opened. If you want to cancel your Agreement with us, you should tell us by writing or calling us (see section 18).

We can terminate your Agreement with us and close your Account by telling you in writing at least two months before we intend to close your Account. Reasons for this can include misuse of your account, for example, if you use your account for a business purpose.

If you seriously and/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:

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

If your Account is closed, we will return any money in the Account within 30 days, less any money owed to us (including interest and charges that haven't yet been charged to the Account) or already committed to payments.

18. Getting in touch

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 Mobile Banking App, we will also use secure messages and feed messages. We will always communicate with you in English.

If your contact details change, you must tell us as soon as possible. If you don't, we won't be held responsible if you do not get information or notices from us.

If you want to contact us, you can get in touch:

- By calling **0330 355 0355** (if calling from the UK) or **+44 (0)117 973 9339** (if calling from abroad)
- By sending us a secure message when you are logged into your Internet Banking

- By writing to us at 'Freepost TRIODOS BANK' (no stamp required) or at Triodos Bank, Deanery Road, Bristol, BS1 5AS (stamp needed).

To help you manage your money and overdraft usage, we can send you text messages when:

- you enter an arranged overdraft
- you enter an unarranged overdraft
- a Direct Debit or Standing Order payment is due to be made and there are not enough funds in your Account
- you are within £100 of your available balance.

You can set up alerts in the Mailing settings section of Internet Banking.

Part 3: Card Terms and Conditions

19. Introduction

You will be issued with a Card and a PIN to make payments from your Account. These Terms and Conditions apply to the use of your Card. Your Card remains our Property. We may suspend or withdraw the right for you to use your Card and PIN with immediate effect, and require it to be returned to us. We may do this when:

- You use or have used your Card for illegal purposes, or when we have reason to believe this may have happened
- Your Card is being used by someone else
- We reasonably believe that the security of your Card or PIN may have been compromised

- You are not using your Account in accordance with these Terms and Conditions.

We will tell you that we have suspended or cancelled the use of your Card by letter, text message or secure message via your Internet Banking, unless there are legal or regulatory reasons that prevent us from doing so.

20. Making payments

You can withdraw cash from your Account at any ATM displaying the Visa logo and at any retailers offering cashback.

We will not charge you for withdrawal of cash in the UK. However, some ATM operators do impose a charge. You should always be informed of this before the transaction is completed.

You can also use selected ATMs to change your PIN, view your balance or top up a prepaid mobile phone.

You can use your Card to make purchases at retailers displaying the Visa logo.

You will usually be asked to enter your PIN into the retailer's keypad when making a payment, but may also be asked to sign a sales voucher, or may elect to tap your Card on a contactless reader. Keep in mind that, even if you make contactless payments, we may still occasionally ask for you to use your PIN. This is for your security.

You can make purchases over the phone or online by providing your 16 digit Card number, expiry date and three digit number on the back of your Card (CVC code). When making purchases on the phone or online, you may be asked to provide additional information. This should be limited to any passcode provided for

Visa Secure in addition to the information above.

You should never provide any other information about your Account or any Security Details. If you reveal any of your Security Details, you may be liable for any payments made out of your Account without your authorisation.

We will refund pre-authorised payments (you may do this, for example, when making a hotel reservation) in the event the person you pay did not tell you the amount of the payment when you authorised it and the amount taken was more than you could reasonably expect to pay (taking into account your ordinary use of your Account). You must request a refund within 8 weeks of the payment being charged. We may ask you for more details about the circumstances in which you authorised the payment before we agree to refund the payment to your Account.

We will not refund you if you gave consent directly to us to make the payment or where details of the payment were made available to you at least four weeks before the payment was made.

If you believe a payment has been made without your permission, you can ask us for a refund. You can contact us within 13 months of the date of payment and we will normally refund your account by the end of the next working day.

If upon investigation it is found you are responsible for the payment, or you later tell us you recognise the payment, we will deduct the amount of the refund from your account.

If we can show you authorised the payment, or we reasonably suspect fraud, or we can show you didn't keep your Card and Security Details safe, we won't make a refund.

21. Charges

Details of the charges relating to your Card 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.

Large print, braille and audio versions available on request.

Effective from 7 October 2024

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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