Supplementary Information Document

Triodos Impact Investment Account, Stocks and Shares ISA and Junior Stocks and Shares ISA

Triodos Bank

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Introduction

Thank you for your interest in the Triodos Impact Investment Funds. The Impact Funds enable you to invest in listed companies delivering superior social and environmental performance with strict minimum standards.

Triodos Bank is a global pioneer in sustainable banking. We have over 30 years of experience in managing investment funds through our wholly owned subsidiary Triodos Investment Management who have over EUR 5.5 billion assets under management*

*Correct as of December 2025
www.triodos-im.com

What are the Impact Funds?

The Impact Funds are collective investment schemes that invest in a range of shares and bonds issued by sustainable companies and UK government gilts.

Triodos Investment Management - a wholly owned subsidiary of Triodos Bank N.V. - perform a comprehensive integrated financial and sustainability analysis on companies before investing.

Triodos Global Equities Impact Fund

The Triodos Global Equities Impact Fund is a global impact fund, investing across a diversified portfolio of large listed companies that are selected for their financial as well as sustainability performance.

Triodos Pioneer Impact Fund

The Triodos Pioneer Impact Fund invests in global equities of innovative small and medium sized companies that are active on the forefront of ground-breaking solutions in the field of sustainability.

Triodos Sterling Bond Impact Fund

The Triodos Sterling Bond Impact Fund invests in a range of corporate bonds, green and social bonds and UK Gilts to deliver a positive impact.

Triodos Future Generations Fund

The Triodos Future Generations Fund focuses particularly on the welfare of children across the world such as child health and survival, access to education, protection from violence and exploitation, environment and climate, and equality and inclusion.

Fund structure

The Impact Funds form part of an investment company called SICAV I. A SICAV is a type of open-ended investment fund with variable capital.

The funds are domiciled in Luxembourg and regulated by the Commission De Surveillance du Secteur Financier (**www.cssf.lu**).

Income

Another decision you need to make when applying to purchase shares is how you want any income made by the funds to be distributed. With the Impact funds you may choose from the following share classes:

- Distribution Shares (sometimes called Income Units) - where the income is realised as a cash dividend and paid out to your Cash Account.
- Capitalisation Shares (sometimes called Accumulation Units) - where the income remains in the fund, adding to the shares' value. This means that any income that is generated is retained within the fund and reinvested on an ongoing basis, increasing the Net Asset Value of the shares.

Please note that investment decisions must be made on the basis of the information provided in the Prospectus and Key Investor Information Document (KIID), and not only on information provided in this summary.

This information is not financial advice. If you are unsure if investing is right for you, please seek financial advice. If you don't have a financial adviser, you can get details of local financial advisers by visiting **www.unbiased.co.uk**

The Dutch Investor Compensation Scheme does not apply to investments directly distributed by Triodos Bank UK Ltd., including the Triodos Impact Investment Funds.

The UK's Financial Services Compensation scheme (FSCS) does not apply to the Triodos Impact Investment Funds but does apply to cash held in Cash Accounts. For more information please see: **www.fscs.org.uk/what-we-cover/investments**

What you need to know

Charges	
Annual Service Charge	0.4% per annum charged on the value of holdings up to and including £250,000, and 0.2% per annum charged on any balances over £250,000, charged on a quarterly basis
Ongoing Charges Figure	Triodos Sterling Bond Impact Fund: 0.75% Triodos Global Equities Impact Fund: 1.00% Triodos Pioneer Impact Fund: 1.10% Triodos Future Generations Fund: 1.10%
Maximum total ongoing charge per annum (can be lower depending on the value of your holding)	Triodos Sterling Bond Impact Fund: 1.15% Triodos Global Equities Impact Fund: 1.40% Triodos Pioneer Impact Fund: 1.50% Triodos Future Generations Fund: 1.50%

Charges explained

Annual Service Charge – a charge that is collected by Triodos Bank UK to cover costs of providing our investment service, including administration costs. The Annual Service Charge is expressed as an annual percentage, and is calculated quarterly based on the average settled holding value across the previous quarter i.e. every three months. On the first calendar day of the new quarter the charge will be deducted from your Cash Account, unless it is a weekend in which case it will be debited on the next weekday. If we are unable to deduct the charge from your Cash Account, we will sell an amount of shares equivalent to the total amount of your charge.

Please be aware that the sale of shares to cover the annual service charge is classified as a disposal for Capital Gains Tax purposes and may need to be declared to HMRC (unless held in a Stocks and Shares ISA). For further information please consult a tax specialist or HMRC.

Ongoing Charges Figure (OCF) – (also known as the Total Expense Ratio or TER) - is the ongoing costs of running the funds. The OCF includes the fund managers Management Fee and other expenses of running the fund, such as the board of directors and audit fees. The Management Fee Charge is the charge taken by Triodos Investment Management to select investments based on their sustainable and financial performance.

The OCF is expressed as an annual percentage and is calculated and deducted from the fund daily. The charge is reflected in the value of the fund and so you do not need to pay for it separately.

The charge may vary over time. The maximum Management Fee and Service Fee can be found in the Prospectus. The OCF also includes Other Expenses which are variable fund expenses, see the Prospectus and Key Investor Information Documents for further details.

Please note there may be a difference in the OCF for the distribution and capitalisation share classes, where this is the case, we will always show the highest figure. The OCF's are correct as of 8 April 2026 and may vary.

Share prices for the Triodos Global Equity Impact, Pioneer Impact and Future Generations funds are converted between sterling and euros when buying and selling, and a fee of 0.2% of the exchange rate used is charged. This fee is not applied directly to individual investments, it is shared by all euro and sterling investors in the fund and is already accounted for in the published share prices.

Risks

Investing in Impact Funds is not the same as putting money in a bank or savings account. Unlike cash, investments and the income they produce go up and down in value over time. This means that you could get back less than you put in. The Impact Funds should be considered for the long term (around 5 to 10 years).

Currency risks

The Triodos Global Equities Impact, Pioneer Impact and Future Generations Funds are quoted in sterling, however when you purchase or sell, your sterling is converted into euros or back from euros into sterling. Your total return is therefore subject to the euro-sterling exchange rate. Further currency risk arises as the funds may invest in euro, dollar and other currency denominated securities.

The Triodos Sterling Bond Impact Fund has a base currency of sterling and your total return is not subject to the euro-sterling exchange rate.

Synthetic Risk and Reward Indicator (SRRI)

The SRRI is a measure of a fund's historical price volatility and provides an indication of the risk level of a fund. However, historical data may not be a reliable indicator of the future risk profile of the fund. For further information on the SRRI please read the Key Investor Information Documents.

Impact investing

What is Impact Investing?

We define Impact Investing as investing to generate a positive, measurable social and environmental impact alongside a financial return.

Our Strategy

We follow a robust approach to building and managing the Impact Investment fund portfolios.

To ensure all companies we invest in make a positive social and environmental impact, we follow a three stage investment approach.

1. Positive screening
First, we identify companies that positively contribute towards a more sustainable future using sustainable transition themes that are tracked against the UN Sustainable Development Goals.

Please visit our website for more information **www.triodos.co.uk/investments**

2. Negative screening
We then review companies against our minimum standards, and screen out any companies that have a negative impact on people and planet. For example, we exclude products and services related to arms, fossil fuels, tobacco, gambling and animal testing.

3. Integrated sustainability analysis
Finally, we conduct an integrated financial and sustainability analysis on each prospective company. This looks at the potential impact of economic, social and environmental changes on a company's business model and future financial performance.

Total transparency

We offer total transparency about the companies selected for investment and publish the actual portfolio of the funds and a justification for the inclusion of each company.

Maximum influence

We can't achieve a more sustainable future alone, so we collaborate with the companies we screen and invest in to promote and encourage sustainable practices.

We use the voting rights associated with our shareholdings to ensure that decisions around financial profit are never made at the expense of people or planet.

Fund size

As of December 2025, the size of the Triodos Global Equities Impact Fund is €1,131 million, the Triodos Pioneer Impact Fund is €608 million , the Triodos Future Generations Fund is €95.7m and the Triodos Sterling Bond Fund is £23.7million.

EUR 1,131 million

Triodos
Global Equities
Impact Fund*

*Triodos Investment Management Correct as of December 2025

Investing and dealing

Who can apply?

The Impact Funds are offered to UK residents aged 18 and over.

Investment decisions should be made on the basis of the Prospectus and the Key Investor Information Document(s) and not only on the information provided in this summary.

Investments can be placed in the Triodos Global Equities Impact, Pioneer Impact, Future Generations and Sterling Bond Impact Funds.

Proof of Identity

We are required by law to check the identity of anyone wishing to invest. To help us verify your identity and address we may make an electronic search, using the information you supply on the application form. Please see our Terms and Conditions for further information. In some instances we may need to ask you to send in further information or documents.

You can view our privacy statement on the Triodos website at **www.triodos.co.uk/privacy-statement**

How do they trade?

Deals are placed at 10:00am London Time on each fund Business Day. We will invest your money on a forward pricing basis. This means that instructions received before 10:00am will be dealt on this day and the price will be confirmed on the following Business Day. The Impact Funds value every Business Day in the morning before European markets open.

Settlement

The Impact Funds settle on a dealing day plus three Business Days basis.

This means your shares will be settled on our records three Business Days after the dealing day. Should you wish to sell your investment and we receive your instruction before 10:00am, your trade will be placed that day, valued the next Business Day and be paid into your Cash Account two Business Days later.

Timeline of buying and selling shares

Business day 1	Business day 2	Business day 4
Dealing day	**Valuation day**	**Settlement day**
Instruction received by 10:00	Contract note available (confirming instruction)	Money transferred to/from Cash Account/switched shares settled on records

All share prices are calculated on the valuation day before European markets open

Minimum investment per fund: £250 lump sum or £25 per month.

Requests to buy or sell shares can be made via the Triodos Mobile App or Internet Banking.

Buying shares

Each time you buy shares we'll produce a contract note that confirms the amount of money invested, the number of shares you have bought and the price. You'll be able to download this from Internet Banking.

Once a trade to sell shares has settled, the cash proceeds will be paid into the linked Cash Account.

You can then transfer this cash to your nominated account or other Triodos account, reinvest them in another fund, or leave them in the Cash Account until you have made a decision.

Right to cancel

After making your investment, you have the right to cancel this instruction. You will have 14 days from the date of the contract note to exercise this right.

Please note that if the share price has fallen by the time we receive your written instruction, you may get back less than the amount originally invested.

Selling shares

When you give us an instruction to sell shares, you can either sell your entire holding, or any amount up to 90% of the fund's value. This is because we cannot confirm the price until the next Business Day.

Giving us instructions

Mobile App and Internet Banking

You can buy, sell and manage your account in the Triodos App.

If you'd like to use Triodos Internet Banking, go to www.triodos.co.uk, click 'Log in' in the top corner, and follow the instructions to 'Log in with the Triodos Mobile Banking App'.

General queries

If you have any general questions about your investments please either:

- Visit the Help and Support section of our website: **www.triodos.co.uk/help**
- Send us a chat message in the App or Internet Banking
- Call us on **0330 355 0355** or (**+44 (0)1179739339** if calling from abroad).

Tax implications

Your investments may be subject to income, dividend and Capital Gains Tax. Your liability, tax rate and whether you are eligible for any tax relief depends on your personal circumstances and is likely to vary over time. You should seek professional advice if you are unclear about your tax position.

Holding investments in an ISA may shelter them from tax, but it doesn't reduce the investment risk. You could still get back less than you put in.

An ISA is a tax-efficient way of saving or investing money. An ISA operates as a 'wrapper', in which you can house different types of investments or savings. There is no Capital Gains Tax and no further tax on income or interest generated within a Stocks and Shares ISA or a Junior Stocks and Shares ISA. Keep in mind that tax and ISA rules may change and any benefits depend on your circumstances.

For investments made outside of a Stocks and Shares ISA or Junior Stocks and Shares ISA, we will provide a Report to Investors each year on our website, showing you the amount of the information needed for your tax return. It is your responsibility to declare this to HMRC if you have a tax liability.

Stocks and Shares ISAs and Junior Stocks and Shares ISA

Triodos offer cash ISAs, a Stocks and Shares ISA and a Junior Stocks and Shares ISA. See: **www.triodos.co.uk/isa** for more information.

Anyone aged 18 or over who is resident in the UK can invest in a Stocks and Shares ISA or a Junior Stocks and Shares ISA (Terms and Conditions apply, such as having parental responsibility for the child you are managing the account for).

There is an overall subscription limit for ISAs which is set by HMRC. You can invest the full amount in any number of permitted ISAs in a given tax year.

For adult ISAs, you cannot subscribe more than the overall subscription limit to a cash ISA, Stocks and Shares ISA, Innovative Finance ISA, Lifetime ISA or any combination of these, in the same tax year.

For junior ISAs, you can subscribe to both a Junior cash ISA and a Junior stocks and shares ISA for the same child in the same tax year, as long as the total paid into all of that child's Junior ISAs stays within their annual Junior ISA allowance. If a Child Trust Fund is held, it must be transferred to a junior ISA at the time of account opening, using the ISA transfer process.

Opening a Triodos Stocks and Shares ISA or Junior Stocks and Shares ISA is straightforward. You can apply via the Triodos Mobile Banking App, and if you already have an account with us the process will usually be even quicker.

Once your account is opened and you have cash available in your Cash Account, you will be ready to buy shares. You can add money to your Cash Account by bank transfer or by transferring an existing ISA into your Triodos Stocks and Shares ISA or Junior Stocks and Shares ISA.

There are many rules and eligibility criteria relating to ISAs, especially around the process of transferring an existing one from another ISA provider. Before you take any action it is really important that you refer to the Triodos Stocks and Shares ISA or Triodos Junior Stocks and Shares ISA part of the Terms and Conditions for full details.

You can learn more about ISA eligibility and limits on the UK government website: **www.gov.uk/individual-savings-accounts**

EUR 5.5 billion

Total assets under management*

*Triodos Investment Management Correct as of December 2025

How to invest

We categorise all Impact Investment Account, Stocks and Shares ISA and Junior Stocks and Shares customers customers as Retail Clients as defined by the Financial Conduct Authority (FCA). This means that we will make no assumptions as to your expertise and knowledge of these products and comprehensive information will be provided in a manner that is clear, fair and not misleading.

To invest in the Impact Investment Funds, you will first need to open an Impact Investment Account, Stocks and Shares ISA or Junior Stocks and Shares.

Once your account is open, you will be provided with the details of the Cash Account into which you can pay money to be invested.

Once the money has been transferred and is available in your Cash Account, you can place your dealing instruction via the Triodos Mobile Banking App or Internet Banking. Investment decisions must be based on the Prospectus and the Key Investors Information Document and not solely on the information provided in this leaflet.

Investments can be placed in the Triodos Global Equities Impact, Pioneer Impact, Future Generations and Sterling Bond Impact Funds.

Where can I find more information?

For more information about the Triodos Impact Investment Funds, please visit the help and support page on our website where you can find all our frequently asked questions and how to guides: **www.triodos.co.uk/help/investments**

Alternatively you can send us a chat message in the App or Internet Banking or call us by calling **0330 355 0355** (if calling from the UK) or **+44 (0)1179739339** (if calling from abroad). Calls may be recorded for training and monitoring purposes.

In order to improve efficiency and reduce Triodos Bank's impact on the environment, we will publish important information about the investment funds such as the Report to Investors and the fund newsletters on our website.

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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TB/SRI/SID/AUG26

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