Triodos Online Cash ISA
Key Features

The Financial Conduct Authority is a financial services regulator. It requires us, Triodos Bank, to give you this important information to help you decide whether our Online Cash ISA is right for you. Please read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Triodos Online Cash ISA is a tax-free online cash ISA. It helps you build your savings, while still giving you access to your money when you need it. You can pay money in by electronic transfer. When you want to take your money out, just log into the Triodos Mobile Banking App or Internet Banking and transfer to your nominated account or another Triodos account.

Please make sure you also read the following important documents:

- Terms and Conditions for our personal savings accounts
- Financial Services Compensation Scheme (FSCS) information sheet
- Personal Banking tariff for current and savings accounts
- Interest rates for personal accounts.

For more information on ISAs and the ISA subscription allowance see **www.gov.uk/individual-savings-accounts/overview**

Account name	Triodos Online Cash ISA
What is the interest rate?	• Interest rate is 2.60% tax free*/ 2.62%AER** variable** • Interest is paid on balances of £10 and over. It is calculated daily and paid every six months in January and July into your Online Cash ISA account.
Can Triodos Bank change the interest rate?	Yes – the interest rate is variable and can therefore change at any time. Please refer to our Terms and Conditions for personal savings accounts. At least 14 days' notice in writing will be given of any reduction to the interest rate on this account.
What would the estimated balance be after 12 months based on a £1,000 deposit?	**£1,026.17** This estimate is based on £1,000 being deposited at account opening, no further deposits or withdrawals being made and interest being added to the account six monthly.This projection is for illustrative purposes only and does not take into account your personal circumstances.
How do I open and manage my account?	• Can be opened by any UK resident aged 18 or over • The account can only be opened in the Triodos Mobile Banking App • Sole accounts only, cash ISAs cannot be held in joint names • The minimum opening deposit is £10 and must be made by electronic transfer from a nominated account. Once the opening deposit is made, funds can be paid in from any account • There is no maximum balance, but the maximum current year's subscriptions should not be more than the current tax year's ISA allowance of £20,000 (2026/2027 tax year) • In addition to making deposits that count towards the ISA subscription allowance, existing Triodos UK or other providers' ISAs can be transferred in • The account can be managed in Internet Banking and in the Triodos App • You do not need to hold any other accounts with us to be eligible for this account.

Can I withdraw my money?	• Yes, this is an instant access account. No notice for withdrawals is required and withdrawals can be made at any time • There is no limit on withdrawals • Withdrawals can only be made online to the nominated account • Closure or transfer to another ISA provider is allowed at any time • This is a flexible ISA which allows cash to be withdrawn and replaced in the same tax year without the replacement counting further towards the ISA holders' subscription allowance for that tax year.
Additional information	*The tax advantages of ISAs depend on your individual circumstances and the tax treatment of ISAs may change in the future. ** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be interest was paid and compounded once each year.

How to keep track of your account

We produce statements in January and July. We will email you when your statement is ready in Internet Banking or the Triodos App. You can also contact us to request an up to date statement at any time, free of charge.

Flexible ISA

This is a flexible ISA. You can take money out and pay it back in later without it using up more of your annual ISA allowance, as long as you pay the money back in before the end of the same tax year.

ISA Transfers

If you already have an ISA with another provider you can transfer some or all of it to your Online Cash ISA without losing its tax-free ISA status. Information on how to do this is available here.

It is important you do not move funds out of an ISA yourself because your money will lose its tax-free ISA status. To maintain the tax free status on your money you should always complete an ISA transfer request.

Alternatively you can transfer the funds from this ISA to another ISA provider at any time. Your new provider can explain how to do this.

If you change your mind

If you decide that an Online Cash ISA is not right for you, you can cancel it within 30 calendar days of opening it. This will not affect your annual ISA subscription limit. You will still be able to pay your ISA allowance into another ISA in the same tax year. We will pay you interest for the time your money was with us.

To cancel, please send us a secure message through Internet Banking or the Triodos App.

If you have a complaint

We do our best to give you clear information and good service. If you are unhappy with a product or service, please tell us what happened so we can try to put it right. You can contact us:

- by phone: **0330 355 0355**
- by secure message when you are logged into your internet banking
- by email to **complaints@triodos.co.uk**
- in writing to: **Complaints Officer, Triodos Bank, Deanery Road, Bristol, BS1 5AS.**

Details of our complaints procedure are on our website at **www.triodos.co.uk/complaints**

Your savings are protected

Deposits with Triodos Bank UK are protected up to a total of £120,000 by the Financial Services Compensation Scheme (FSCS).

Please note that the £120,000 will apply to the total of all eligible deposits you hold with Triodos Bank rather than per account or product. Any deposits over this amount are unlikely to be covered. An eligible deposit is money in accounts such as current and savings accounts, including cash ISAs.

For more information see our FSCS information sheet or visit the FSCS website **www.fscs.org.uk**

Contact Us

We hope this gives you what you need to decide if the Online Cash ISA is right for you. If you have any questions please contact us:

- By phone: **0330 3550 355** Mon to Fri: 8am – 6pm (Thurs: 9am – 6pm) or **+44 117 973 9339** if calling from abroad
- By post: You can write to us at our freepost address: **Freepost TRIODOS BANK**. It's Royal Mail registered and simple to use - write it on your envelope as shown above (no stamp required) and your letter will get to us free of charge by second class mail.

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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