Triodos Online Saver Plus Summary Box

Account name	Triodos Online Saver Plus
What is the interest rate?	• Interest rate is 2.50% gross*/AER** variable • Excess withdrawal interest rate is 0.10% gross*/AER** variable. This rate will be paid in the month a withdrawal is made when the annual penalty-free withdrawal limit has been exceeded • Interest is calculated daily and paid annually into your Online Saver Plus account on 1st January.
Can Triodos Bank change the interest rate?	Yes – the interest rate is variable and can therefore change at any time. Please refer to section 14 of 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?	**£1,025.00** 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 annually. This projection is for illustrative purposes only and does not take into account your personal circumstances.
How do I open and manage my account?	• Account holders must be aged 16 or over • To open an account the account holders must be UK residents • The account can only be opened in the Triodos Mobile Banking App • The account can be opened in sole or joint names • You can have only one Online Saver Plus account (joint or sole) in any 12-month period • If you close your Online Saver Plus account, you will not be eligible to apply for/or be added to any other Online Saver Plus account until 12 months after the date of closure • The minimum opening deposit is £1 and must be made by electronic transfer from the nominated account. Once the opening deposit is made, funds can be paid in electronically from any account • The account can be managed in Internet Banking and in the Triodos Mobile Banking App • You do not need to hold any other accounts with us to be eligible for this account. You will need to provide details of a nominated account for payment of the opening deposit and for receipt of all withdrawals. This must be a sterling account with another UK bank or building society or another Triodos Bank UK account in your name.
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 • You can make unlimited withdrawals, however, only 3 of them are penalty-free per 12 month period. Any withdrawals beyond the 3 penalty-free ones will incur an interest penalty (excess withdrawal rate) for that calendar month. The period starts from your account opening date and resets each year on the anniversary • Withdrawals can only be made online to the nominated account • Closure is allowed at any time.
Additional information	* The gross rate is the rate payable without any tax taken off. Credit interest on all our accounts is paid gross. You may need to pay tax to HM Revenue & Customs if the total interest you earn is greater than your Personal Savings Allowance. Visit **www.gov.uk/apply-tax-free-interest-on-savings** for more details. **AER shows what the interest rate would be if interest was paid and compounded once each year.

Please ensure you also read the Terms and Conditions for our personal savings accounts.

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.

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

TB/OSP.SB/NOV26

Triodos Bank