

# Triodos Regular Saver Summary Box

Account name	Triodos Regular Saver											
What is the interest rate?	<table border="1"> <thead> <tr> <th>Balance</th> <th>£25+</th> <th>£2,500+</th> </tr> </thead> <tbody> <tr> <td>33 days' notice</td> <td>0.15% gross*/AER**</td> <td>0.15% gross*/AER**</td> </tr> <tr> <td>90 days' notice</td> <td>0.15% gross*/AER**</td> <td>0.15% gross*/AER**</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Interest rate will reduce by 1.50% gross* (1.51% AER**) if more than 2 withdrawals are made in a year. The interest rate will not fall below 0%.</li> <li>Interest is calculated daily and paid six monthly on balances of £25 and over.</li> </ul>			Balance	£25+	£2,500+	33 days' notice	0.15% gross*/AER**	0.15% gross*/AER**	90 days' notice	0.15% gross*/AER**	0.15% gross*/AER**
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Can Triodos Bank change the interest rate?	<p>Yes – the interest rate is variable and can therefore change at any time. Please refer to section 14.3 of our Terms and Conditions for personal savings accounts.</p> <p>At least 14 days' notice in writing will be given of any reduction to the interest rate on this account.</p>											
What would the estimated balance be after 12 months based on a £25 or £250 monthly deposit?	<table border="1"> <thead> <tr> <th>Notice Period</th> <th>£25 a month saved</th> <th>£250 a month saved</th> </tr> </thead> <tbody> <tr> <td>33 days' notice</td> <td>£300.24</td> <td>£3,002.44</td> </tr> <tr> <td>90 days' notice</td> <td>£300.24</td> <td>£3,002.44</td> </tr> </tbody> </table> <p>These estimate are based on either £25 being deposited at account opening and every month thereafter for 12 months or £250 per month being deposited at account opening and every month thereafter for 12 months, no withdrawals being made and interest being added to the account six monthly.</p> <p>These projections are for illustrative purposes only and do not take into account your personal circumstances.</p>			Notice Period	£25 a month saved	£250 a month saved	33 days' notice	£300.24	£3,002.44	90 days' notice	£300.24	£3,002.44
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How do I open and manage my account?	<ul style="list-style-type: none"> <li>Account holders must be aged 16 or over.</li> <li>To open an account the account holders must be UK residents.</li> <li>The account can be opened online or by post.</li> <li>The account can be opened in sole or joint names.</li> <li>The minimum opening deposit is £25 and a minimum of £25 per month must be deposited every month.</li> <li>If the account is opened online the opening deposit must be made by transfer from a nominated account or another Triodos account.</li> <li>If the account is opened by post the opening deposit must be made by cheque from an account in the same name held with a UK bank. Once the opening deposit is made, funds can be paid in from any account.</li> <li>There is no maximum balance.</li> <li>The account can be managed online or by post.</li> </ul>											
Can I withdraw my money?	<ul style="list-style-type: none"> <li>Yes, withdrawals can be made subject to the relevant notice period applicable to the account. There is a choice of notice periods available to choose from at account opening: 33 days' or 90 days' notice.</li> <li>No more than two withdrawals per calendar year can be made from the account, or the interest on the account will be reduced by 1.50% gross (1.51% AER) for that six month interest period. The interest rate will never fall below 0.00%.</li> <li>Withdrawals can be made online to a nominated account or by post.</li> <li>Closure is allowed at any time.</li> </ul>											
Additional information	<p>* 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 &amp; Customs if the total interest you earn is greater than your Personal Savings Allowance. Visit <a href="http://www.gov.uk/hmrc/savingsallowance">www.gov.uk/hmrc/savingsallowance</a> for more details.</p> <p>** AER shows what the interest rate would be if interest was paid and compounded once each year.</p>											