

# A guide to understanding your Overdraft Agreement

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**This information sheet accompanies the Overdraft agreement (the Agreement) sent to you by Triodos Bank UK Ltd (the Bank). It may also be referred to as your facility agreement.**

This document highlights some key features of the Agreement, helping you assess whether the terms and the Overdraft suit your needs and financial situation. Please also refer to the key facts document you have received.

Please note that this information sheet is not a substitute for thoroughly reviewing the Agreement. It only highlights and explains some key features of the Agreement. You must read the Agreement in full and ensure you fully understand all terms and conditions before signing it.

This information sheet is not a legally binding offer for the Overdraft and does not oblige the Bank to provide you with the Overdraft.

## Structure of the Agreement

The Agreement is made up of two sections:

The Specific Conditions, which set out the commercial terms that apply specifically to your Overdraft.

The General Conditions, which apply to all overdraft facilities of this type offered by the Bank.

Together, these two sections form your full agreement with the Bank. You should read both carefully to make sure you understand all the terms and conditions.

## Amount of the Overdraft

The amount of the Overdraft is detailed in Specific Condition 1.

## Availability of the Overdraft

The Bank intends to make the Overdraft available to you until it is reviewed on or after the date specified in Specific Condition 4.2.

However, you cannot use the Overdraft until:

- The Bank has received all documents and information listed in Schedules 1 and 2 of the Specific Conditions, and
- You have met the other requirements set out in General Condition 3.

## Interest

The Agreement specifies the rate at which interest will accrue on the outstanding balance of the Overdraft from time to time and the dates upon which interest that has accrued must be paid to the Bank. This is set out in Specific Condition 3 and General Condition 4.

## Fees

You will be required to pay certain fees to the Bank, as well as any costs that the Bank incurs in relation to the Agreement.

The fees are detailed in Specific Condition 6 and General Conditions 5 and 6.

## Ongoing obligations

You will be required to comply with certain obligations until you have repaid the Loan in full. These obligations are called “undertakings” in the Agreement. They include:

- Providing the Bank with regular financial information,
- Allowing the Bank access to any properties over which it has taken security.
- A requirement for you to insure these properties and your other assets.

The Bank may also instruct a valuation of these properties at least every three years.

Full details of the undertakings that apply to the Overdraft can be found in Schedule 3 of the Specific Conditions and General Condition 8.

## The Bank's right to call for the Overdraft to be repaid

You should note that the Bank can call for you to immediately repay all amounts outstanding under the Agreement (including any accrued interest or costs) at any time, as detailed in Specific Condition 4.

## Contacting us

If you need to discuss the terms of the Agreement please contact your Relationship Manager. Their contact details will be provided to you separately. If you are unable to contact your Relationship Manager, you should reach the Bank using the details set out in Specific Condition 7.3.

If you are not satisfied with the service you receive from the Bank, please let us know. Details of our complaint's procedure are also set out in General Condition 21.

Large print, braille and audio versions available on request

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