

Triodos Bank.
These are our
Terms and Conditions
for the Triodos Current Account.

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1. Introduction

- 1.1 Thank you for your interest in the Triodos Current Account. We're delighted you would like to align your everyday banking to your values.
- 1.2 These Terms and Conditions apply to your Triodos Current Account with Triodos Bank UK Ltd. These Terms and Conditions form part of the Agreement between you and us, along with our Personal Banking Tariff for current and savings accounts (Tariff) which you can find at triodos.co.uk/current-accounts. This sets out information about charges, interest rates and exchange rates. The operation of your Account and these Terms and Conditions are governed by the law of England and Wales, and you can bring claims against us in the English or Welsh courts. If you live in Scotland or Northern Ireland, you can also bring claims against us there. We can claim against you in the courts of the country you live in.
- 1.3 You should read these Terms and Conditions carefully and keep a copy for future reference. You can request additional or updated copies of these Terms and Conditions (and any other documents that form part of the Agreement between you and us) at any time, or find them on our Website.

2. Meaning of words

- 2.1. In these Terms and Conditions, a number of words and phrases have a special meaning, which are explained here:
- **You** and **your** means each person who is named as the Account holder. If there is more than one of you then it refers to both of you individually and jointly. We explain more about what this means for joint Account holders in section 12
 - **We, us** and **our** means Triodos Bank UK Ltd.

- **Account** means the current account you hold with us
- **Arranged overdraft** means an overdraft that an account provider and customer agree in advance. It allows the customer to borrow money when there are insufficient funds in their account, up to an agreed limit. The agreement sets the maximum amount that can be borrowed and explains any fees and interest that may be charged
- **Base Rate** means the base rate of interest set by the Bank of England or any successor body that takes over responsibility for setting such a rate
- **Business Day** means any day other than Saturdays, Sundays or public holidays
- **Card** means the Visa Debit Card issued by us for use with your Account
- **CHAPS** is a UK system for sending large, secure same-day bank transfers in pounds sterling
- **Click to Pay** means the Visa service that brings the security of contactless payments to online payments by removing the need to manually enter personal or card information
- **Direct Debit** means an arrangement made with a bank that allows a third party to take money out of your Account on agreed dates, for example, in order to pay bills
- **Digital Wallet** means a mechanism allowing you to store a card in digital form to use as a payment method
- **Faster Payments** is an electronic payments system in the UK
- **PIN** means the Personal Identification Number issued by us for use with your Card
- **Secure Message** means a message sent through Internet Banking and the Triodos App which can only be viewed when you are logged in

- **Security Details** means any digipass, username, passwords (including your PIN), and passcodes relating to your Account
- **Standing Order** is an arrangement with a bank where an agreed amount of money is paid out to a third party on agreed dates
- **Tariff** has the meaning given in section 1
- **Terms and Conditions** means these Terms and Conditions
- **Triodos App** means the Triodos Mobile Banking App available on Google Play or the App Store
- **Unarranged overdraft** means your Account balance falling below zero without an overdraft agreement in place. This can happen, for example, when your monthly account fee is applied or when an offline Card payment is taken in circumstances where your account balance cannot be checked before the fee or payment is processed (such as a card payment made on an airplane)
- **Website** means our website at: **www.triodos.co.uk**
- Triodos Bank does not currently have an arrangement to bank via the Post Office, and does not have branches.

Part 1: General Terms and Conditions

3. Changes to these terms

From time to time, we may change our agreement with you, including these Terms and Conditions and the Tariff. This may happen for the following reasons:

- to clarify or simplify the agreement
- To improve or update a product or service
- To remove a product or service (for example where it is not being used)
- To reflect changes in our systems or processes
- To reflect changes in applicable laws or regulations
- To change the interest rates or charges applicable to your Account or introduce new charges to reasonably reflect changes in costs (brought about, for example, by an increase in our costs of funding or a change in law or regulation)
- To reflect changes to industry guidance or market conditions such as changes to the Bank of England Base Rate, money market interest rates or the cost of money we lend
- To reflect changes relating to our business model, policies, operations or viability
- To reflect any event beyond our reasonable control
- To reflect any other change that affects us, if it is fair to pass the impact of the change on to you.

When we will tell you about changes to these Terms

For changes that relate to or affect payment services (e.g. payments in and out of your Account), we will give you two months' notice.

We will give you 30 calendar days' notice for any other changes. If a change benefits you and does not require advance notice, we will inform you as soon as possible after it has been made.

If you do not want to accept a change, you can end your agreement with us and close your Account by telling us that you want to do so before the date on which we have told you the change will take effect.

We will tell you about any changes by post, email or Secure Message.

4. Security

It is important that you keep your Security Details safe. This is essential to help prevent fraud and protect your Account. Accordingly, you must:

- Take care when you use your Security Details and make sure no one can see or hear them
- Keep your payment device, Card and Security Details safe
- Use different Security Details for different things
- Safely destroy any Security Details we send you, for example if we send you a letter confirming your PIN
- Sign your Card as soon as you receive it
- If you suspect, or know, that someone else knows your security details, change them immediately and tell us as soon as possible

- Take care if you sell your phone or give it to someone for repair. Delete any cards details stored on it.

You must not:

- Tell anyone your Security Details
- Allow anyone else to use your Card or other payment device
- Choose Security Details that could be easily guessed by someone else
- Write down your Security Details in a way that other people could easily understand
- Log in, or stay logged in, on a device that is not fully under your control or in your possession.

We will never ask for your digipass number, One-Time Passcode (OTP), PIN or Triodos App passcode. You should never share this information with anyone.

Calls from the customer support team will always identify themselves as calling from Triodos, and we do not use automated telephone calling services. If you receive a call from someone claiming to be from Triodos, but you are suspicious, hang up immediately and then contact us.

You must contact our Customer Support Team immediately on **0330 355 0355** (if calling from the UK) or **+44 (0)1179 739339** (if calling from abroad) in the event of any of the following:

- You've lost your Card or suspect it has been stolen
- You've lost any of your Security Details or think they have been stolen
- You think someone else may be able to use your Card or Security Details or knows your Security Details

Once you have contacted us:

- We will immediately block your Card and/or Security Details for any future use, and issue you with a new Card and/or Security Details.
- You must provide us with any information you have about the loss or theft and report it to the police if we require it.
- We may also give the police or any prosecuting authority information we believe may help recover funds or prevent further losses.
- If you find your Card after reporting it as lost or stolen, do not use it. Destroy your Card by cutting through both the magnetic stripe and chip.

If you see a payment on your Account that you don't recognise or that is not correct, you must contact us as soon as possible using the contact details above.

5. Liability

You must contact us as soon as possible if:

- This is required under section 4
- You notice an unusual debit card payment on your Account
- You suspect that a payment has been made out of your Account without your permission
- You think someone else may be able to use your debit card details
- You think that you have been the victim of fraud or a scam
- You have any other concerns about a payment that you've made (for example, a payment has not reached the intended recipient)

This section explains what happens when things go wrong, and who is usually liable.

When requesting a refund, you must give us sufficient information to enable us to investigate and check if you are entitled to one.

Digipass

The digipass will always remain the property of Triodos Bank UK.

What happened?	Who is usually liable?
You don't recognise a Direct Debit taken from your Account	Contact us and we'll arrange a refund under the Direct Debit Guarantee Scheme, which has its own rules for refunds. You can find out more about this at directdebit.co.uk
You pre-authorised a Card payment from your Account and the amount taken was more than you could reasonably expect to pay	See section 19.
<p>Your Card or Security Details were used by someone else without permission to carry out unauthorised transactions from your Account</p> <p>OR</p> <p>A payment has otherwise been made from your Account that was not authorised by you (for example you see a payment on your bank statement that you do not recognise)</p>	<p>We will generally refund you. However, you must notify us as soon as possible (and no later than 13 months after the debit date). After this time, we will not be able to issue a refund.</p> <p>For unauthorised payments that happened before you contacted us, you may be liable for up to £35, even if we refund you the rest.</p> <p>We will put your Account into the condition it would have been in had the payment not been taken. This will include repayment of any interest or charges incurred directly as a result of the payment in question.</p> <p>However, you will be responsible for losses incurred on your Account if these happened because you acted fraudulently.</p> <p>You will also be liable up to the point that you tell us about the unauthorised use of your Account, if you deliberately or very carelessly:</p> <ul style="list-style-type: none"> • Failed to keep your Card or Security Details secure (as required by section 4) • Failed to tell us as soon as possible that your Card had been lost or stolen or that your Account had been compromised • Disclosed your Card or Security Details to any third party. <p>Unless you acted fraudulently, you will not be liable at all (even for £35):</p> <ol style="list-style-type: none"> a. for transactions that take place after you tell us that your Account, Card or Security Details has been compromised; b. if a loss was caused by our acts or omissions; c. if you were unable to notify us and this was our fault – for example, our phone lines or email address were unexpectedly unavailable; or d. if the loss relates to a payment for something at a distance (for example, online or over the phone).

What happened? cont...	Who is usually liable? cont...
<p>If you authorise a payment from your Account via Faster Payments or CHAPS because you were tricked by a scammer.</p> <p>This is known as ‘authorised push payment’ (APP) fraud.</p>	<p>You can ask us to reimburse you. You must notify us as soon as possible and no later than 13 months from the date of the last relevant payment that was authorised due to the scam.</p> <p>If you are eligible for reimbursement under the eligibility criteria set by the Payment Service Regulator (PSR), we will reimburse you in full within five Business Days; however, you may have to pay an excess of up to £100 per claim.</p> <p>We may refuse to reimburse you if we have sufficient evidence that you acted fraudulently, or that you very carelessly failed to do one of the following:</p> <ul style="list-style-type: none"> • Pay attention to warnings you were given; • Promptly report payments after having been aware of or suspecting that you had been a victim of a scam; • Report the scam to the police where we asked you to do so; or • Respond to our reasonable requests for information.
<p>We have made a payment incorrectly (for example, we sent it to the wrong account or for the wrong amount)</p>	<p>We will refund you, unless:</p> <ul style="list-style-type: none"> • The payment instruction you gave us was not correct. In this case, we will make all reasonable efforts to recover your money, but we may charge you a fee for this (see Tariff) • We can show the payment reached the account it was intended for in accordance with your instructions.
<p>You have made a payment in error and we are unable to recover your money</p>	<p>We will provide you with all relevant information to enable you to try to claim repayment of the funds from the recipient or their bank. You need to request this information in writing.</p>
<p>If someone you paid claims they haven’t received their money</p>	<p>We’ll try to trace the payment and tell you the outcome. If we can’t verify that the payment was made to the recipient’s bank, we’ll restore your Account balance to what it would have been if the payment hadn’t left your Account.</p>
<p>If funds are added to your Account by mistake</p>	<p>We may withdraw them to correct the balance. If you spent them, you may need to pay them back.</p>

6. Prevention of Fraud

We monitor customer transactions as part of fraud prevention. We will analyse your spending patterns and those of similar customers on an anonymous and collective basis. This is so that we can monitor for unusual transactions on your Account which could potentially be fraudulent. We will also use external data to identify where a payment from your Account appears not to have been authorised by you.

We may warn you in advance when you are about to make a payment to a new person or organisation if we think you may be the victim of a scam, including if we think that you are a victim of an APP scam.

For advice on how to avoid APP scams and other fraud go to: www.triodos.co.uk/help/fraud-awareness

If you decide to proceed with a transfer that we think is suspicious, we may delay the transaction while we investigate by up to four Business Days following receipt of the payment order and, in some cases, refuse to process it. If we refuse to make a payment due to fraud concerns, we will confirm this to you in writing.

If we identify a suspicious card payment on your Account, we may block your card to prevent potential fraud.

If we block your Card permanently, we'll send a replacement Card to you. You should destroy your old Card by cutting through the magnetic stripe and chip.

If we block any of your other Security Details, we will contact you as soon as possible to arrange for them to be reset or for new details to be sent to you.

We may also stop the use of your Card and/ or Security Details when we

reasonably believe that it is necessary to protect your Account. Where possible, we will tell you in advance that we intend to stop you using your Card and/or Security Details and explain our reasons why.

7. Deposit guarantee scheme

Triodos Bank UK Ltd is covered by the Financial Services Compensation Scheme (FSCS). The FSCS pays compensation to eligible depositors up to a set limit if a bank is unable to meet its financial obligations. Individuals are usually covered by the scheme. For joint accounts the limit applies to each depositor.

For further information about the scheme (including current limits, exclusions and eligibility to claim) contact us or visit the FSCS website at www.fscs.org.uk

8. Regulatory Information

Triodos Bank UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 817008.

Our registered office is at Deanery Road, Bristol, BS1 5AS.

9. Complaints

If you have a complaint about our service, you can contact us as follows.

- By phone: **0330 355 0355** or **+44 (0)117 973 9339** (if calling from abroad)
- By secure message in the Triodos Mobile Banking App or Internet Banking
- By email: complaints@triodos.co.uk
- In writing: Triodos Bank, Deanery Road, Bristol, BS1 5AS.

Our complaints procedure is available on our Website at www.triodos.co.uk/complaints

We aim to deal with complaints as quickly as possible. This will usually be within 15 days for complaints relating to payment services (for example, Card transactions or payments in and out of your Account), and (at most) eight weeks for other complaints.

When you have submitted a complaint, we'll keep you updated on our progress and issue you with a final response.

If you're not satisfied with our final response you can refer your complaint to the Financial Ombudsman Service.

If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued. You can find out more about the role of the Financial Ombudsman Service by contacting us and requesting a copy of the leaflet, or you can contact the Financial Ombudsman Service directly using the following details.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone number: **0800 023 4 567**
www.financial-ombudsman.org.uk
complaint.info@financialombudsman.org.uk

Part 2: Current Account Terms and Conditions

10. Applying for and using an Account

10.1. Eligibility criteria

To apply for a Triodos Current Account, you must be aged 18 or over and resident in the UK (that is, resident in Great Britain or Northern Ireland for tax purposes, or a member of the British armed forces using a British Forces Post Office (BFPO) address).

This Account is for personal use only and must not be used for business purposes, or for a club, charity or other organisation. It must also not be used for excessive gambling.

As part of our ongoing customer due diligence responsibilities, we are required to monitor and review account usage on an ongoing basis.

If we find business use or excessive gambling on the Account during these checks, we will ask for this activity to stop. Failure to do so may lead us to restrict or close your account.

We are unable to open an Account registered to a business address or an address at which you are not resident (such as a P.O. Box number or third party address).

You can open this Account using a Power of Attorney or Court of Protection Order. Please contact us for details of how to do this.

Our approval of your application to open an Account with us is subject to credit,

legal and regulatory checks. You provide us with your consent to undertake these checks when you apply for your Account.

We reserve the right to decline sending correspondence, including a digipass or Debit Card, to an address we aren't satisfied is secure.

10.2. Tax Information

Provided you satisfy the eligibility criteria, if you are tax resident in another country as well as, or instead of, the United Kingdom, we may be legally required to collect certain information about your tax residency. We may need to share details about you and your account or joint accounts with HM Revenue & Customs (HMRC). HMRC may then pass this information to the tax authorities in the country or countries where you are tax resident under international agreements for the exchange of financial account information.

We may ask you to provide documents or details to confirm your tax residency. If you do not provide the information we request, we may still be required to report your account to HMRC, who may share this information with the relevant overseas tax authorities.

11. Overdrafts

11.1. Arranged overdrafts

We do not offer arranged overdrafts.

11.2. Unarranged overdrafts

We don't offer unarranged overdrafts, so if you don't have available money, your payment won't be made. There are however some circumstances where your Account balance could fall below zero. For example, this could happen if your monthly Account fee is paid, or an offline Card payment is made, in circumstances where we can't verify your Account

balance beforehand (for example, because you are on an airplane).

You will not be charged a fee or interest for this, but you will not be able to use your Card or Account to make payments, withdraw cash or transfer money out until your Account is back in credit.

If you do enter into an unarranged overdraft, and do not pay this back in full within 30 days, this may be reported to credit reference agencies and your credit rating is likely to be affected. For more details on how we use credit reference agencies and what data we share with them, please refer to our Privacy Statement. This can be found on our Website.

If a payment is refused due to lack of funds, you will not be charged a fee by Triodos Bank. However, you could incur a fee or charge from the organisation to which you are making the payment. You are responsible for this.

11.3. Outstanding debt

We share your data with credit reference agencies for as long as you remain a customer. This will include details about any repaid or outstanding debts. It will also include details of funds going into the Account, and the Account balance.

Where you owe us money and we have sent you a final demand notice, you must pay back the full amount outstanding within the timescales stated to prevent a default on your Account. Any defaults will be reported to credit reference agencies and your credit rating is likely to be affected.

If you owe us money, we may use any money you hold in other accounts you have with us to reduce or repay any amounts you owe. If we do this we will notify you by letter or Secure Message.

12. Joint Accounts

This Account can be held jointly by two people (but not more).

If you hold this Account jointly with someone, this agreement applies to you both individually and jointly.

We are entitled to accept the authority of either joint Account holder to give instructions relating to the Account until such authority is cancelled or treated by us as cancelled.

If any one of the joint Account holders tells us of a dispute between you, we may treat this as notice of cancellation of the authority of any single joint Account holder. If we do, any further transactions may need to be authorised by all Account holders.

In the event of the death of either of you, any money in the Account will belong to the survivor, subject to any rights we or a third party may have, and the joint Account will be converted to a sole Account.

We may make Account-specific information about a joint Account available to any holder on that Account. Statements will be sent to both Account holders.

You will each have joint and several liability for any unarranged overdraft on your joint Account. This means that if any outstanding balances are not paid when they are due, we can pursue either or both of you to repay the total amount owed to us.

13. Payments

13.1. **Payments into your Account**

Once your Account is open, you can make payments into your Account:

- By instructing another bank or building society to make an electronic transfer from your account with them to your Account with us
- By setting up a Standing Order through another bank or building society
- By receiving money from outside the UK as an international transfer from other countries. Please ask for further details if you wish to do this.
- By sending a cheque in the post to us with a paying-in slip or letter. You can either use our address 'Freeport TRIODOS BANK' (where no stamp is needed), or the full address at the end of this document (second class stamp needed). Please do not send cash by post.

For further details on payment timescales please see the 'What you need to know' document we provided when you opened your Account. This is also available on our Website. You can also find details of the charges required for certain payments in our Tariff document.

13.2. **Payments out of your Account**

Subject to section 14, all payments out of your Account, apart from cheques, cash withdrawals, Direct Debits and Card payments, must be made through Internet Banking or the Triodos App. We do not offer telephone or postal banking on this account, or have branches. Cash withdrawals can only be made by card (see section 20).

When you tell us to make a payment, you must make sure that your instructions are clear and complete. You should always

double check that the instructions you give us are correct and read any warnings we send you concerning the risk of fraud.

Transfers made by Faster Payments will normally be received by the beneficiary within two hours of when you authorise the payment, but may take up to the end of the following Business Day.

For CHAPS payments and sending money outside of the UK, payment cut off times apply, and any instructions received after those times will be deemed received on the next Business Day. For more details on this, please refer to the 'What you need to know' document provided on our Website.

Once your instructions have been received and processed by us, you won't be able to change your mind unless we specifically agree.

However, you can cancel instructions for a future-dated transaction by the end of the Business Day before the day on which payment is due to be made. If you cancel a Direct Debit, or regular Card payment, you should tell the organisation that collects the payment. Failure to do so may have implications in certain instances – for example, your credit score might be affected, or you may face action if you fail to pay a bill.

We will take from your Account:

- All payments authorised by you, including:
 - Any withdrawals made using your Card
 - Any cheques that you write
 - Any payments made using your Card, directly or with a Digital Wallet through a smart phone, watch or tablet

Any payments made using Click to Pay for online purchases (if Click to Pay is enabled on your Card)

- The amount of any cheques you pay in that are later returned unpaid
- Any deposits that have been paid into your Account in error
- Any interest, fees and charges due. See the Tariff for more information.

You can make payments from your Account as long as there is enough available money to cover the payments. In calculating available money we will take into account any other payments that we have paid or agreed to pay from your Account that day or that have been authorised to be paid that day.

Limits apply to the amount you can withdraw from your Account each day. For more details, please refer to the 'What you need to know' document available on our Website.

13.3. When might a payment not be made?

If you try to make a payment without enough available money in your Account, the payment will be declined. However, there are some exceptions to this. These are detailed in the Unarranged Overdraft section (section 11.2) of these Terms and Conditions.

Payments may be checked before being made in line with our legal and regulatory obligations to help prevent fraud and financial crime. Sometimes this might result in payments being held, delayed or returned to the paying account. Payments will usually be held or delayed for four Business Days at most. We will not be liable for any losses you incur as a result of us complying with our legal and/ or regulatory obligations.

We may refuse to carry out an instruction from you to pay money into or out of your Account if we are not reasonably satisfied that the proposed transaction complies with applicable laws and regulations.

If we do not make a payment that you have asked us to, we will tell you and explain why unless it is unlawful for us to do so. If we are unable to make the payment because of a factual error in your payment instructions, we will tell you how to correct that error.

14. Access to your Account through third parties

Some non-bank providers can do things like let you see information about your Account. They can also make payments from your Account. These are typically called 'third party providers' or 'TPPs'. You can learn more about them from this FCA page: www.fca.org.uk/consumers/account-information-payment-initiation-services

You can use a TPP to access your current accounts like your Account with us (but not savings accounts).

If you want to give a TPP access to your Account, you need to give it permission to do this.

If you give your Security Details to a TPP, we'll assume it's you allowing them to access your Account to initiate payments or read your balance. You'll be responsible for any payments made as a result. If we think an unauthorised third party is using your Security Details, we'll block access to your Account.

TPPs need to be authorised by the FCA to carry out their services. Check the information the TPP gives you to make sure they're authorised.

If you notice a problem with a payment made using a TPP, contact us right away.

15. Statements

You will receive your statements monthly via the Triodos App and Internet Banking. You will be sent an email notification when your statement is ready to view.

Statements will be available in PDF form in the Triodos App and on Internet Banking until 12 months after your Account has been closed.

16. Dormant and zero balance Accounts

If you do not use your Account at all for 12 months and there is a balance of zero, we will close it. We will tell you that we are planning to close it first.

When we tell you, we will explain why your Account is being closed and what you can do to prevent it being closed.

We may suspend operation of an Account that has been inactive for at least six months. We do this to protect you and to prevent fraud. You can unblock your Account by contacting us.

If you have money in a dormant (unused) Account, it will always be your property no matter how many years pass. If you die, it will become part of your estate.

17. Closing your Account

You can close your Account at any time by sending us a secure message, calling us, or writing to us (see section 18). You can also cancel your Agreement with us within 30 calendar days of the date your Account was opened.

We can close your Account by telling you in writing at least 90 days in advance. We

will usually explain why we have decided to do this. Reasons can include misuse of your account – for example, if you use your account for a business purpose.

We can also close your Account immediately if we reasonably believe that:

- You have used threatening or abusive behaviour towards us or our co workers
- We are unable to apply customer due diligence measures to your Account required by applicable law
- We are required to close your Account under the Immigration Act 2014
- A government authority requires us to do so
- Any information you have provided to us in relation to your Account is false
- You are using or have used your Account for criminal or otherwise illegal purposes.

We will usually give you notice that we are doing this.

If your Account is closed (including if you cancel your Agreement), we will return any money in the Account within 30 days, less any money owed to us or already committed to payments.

18. Getting in touch

If we need to contact you, we will send you a Secure Message or use the most recent telephone number, email address or postal address we have on record for you. We will always communicate with you in English.

If your contact details change, you must tell us as soon as possible. If you don't, we won't be held responsible if you do not get information or notices from us.

If you want to contact us, you can get in touch:

- By sending us a Secure Message
- By calling **0330 355 0355** (if calling from the UK) or **+44 (0)117 973 9339** (if calling from abroad)
- By writing to us at '**Freepost TRIODOS BANK**' (no stamp required) or at Triodos Bank, Deanery Road, Bristol, BS1 5AS (stamp needed).

To help you manage your money, we can send you a range of notifications. For example, when you change your personal details or when you have insufficient funds for a Direct Debit or Standing Order due to be made that day.

For further information about notifications, please visit our website.

If you do not want to receive these notifications, please visit the Triodos App or Internet Banking where you can opt in and out.

Part 3:

Card Terms and Conditions

19. Introduction

You will be issued with a Card and a PIN to make payments from your Account. We may suspend or withdraw the right for you to use your Card and PIN with immediate effect, and require it to be returned to us, if:

- We suspect your Card is being used by someone else or fraudulently
- We reasonably believe that the security of your Card or PIN may have been compromised

We will tell you that we have suspended or cancelled the use of your Card by letter, text message or Secure Message, unless there are legal reasons that prevent us from doing so.

20. Making payments

You can withdraw cash from your Account at any ATM displaying the Visa logo and at any retailers offering cashback.

We will not charge you for withdrawal of cash in the UK. However, some ATM operators impose a charge themselves. They will tell you if they do.

You can also use some ATMs to change your PIN and view your balance.


For our fees for withdrawal abroad, see the Tariff.

You can use your Card to make purchases at retailers displaying the Visa logo.

You will usually be asked to enter your PIN into the retailer's keypad when making a payment, but you may also be asked to sign a sales voucher. Alternatively, you may choose to tap your Card on a contactless reader. Keep in mind that, even if you make contactless payments, we may still occasionally ask for you to use your PIN. This is for your security.

You can make purchases over the phone or online by providing your 16 digit Card number, expiry date and three digit number on the back of your Card (CVC code). When making purchases on the phone or online, you may be asked to provide additional information. This should be limited to any passcode provided for Visa Secure in addition to the information above.

You can choose to use digital payment options through a Digital Wallet, where available. Refer to the Digital Wallet provider's service terms for more information.

Visa Click to Pay is a feature of your Card that removes the need for manually entering Card or personal details when making online payments. Visa securely store and encrypt your card details. You can use Click to Pay wherever you see this symbol: . You will be automatically opted in to this service. You can opt out, or in again, via Internet Banking or the Triodos App at any time.

To see how Visa uses your personal information, see Visa's Global Privacy Notice (www.visa.co.uk/legal/privacy-policy.html)

We may refund pre-authorised payments (taken, for example, when you make a hotel reservation) in the event the person you pay did not tell you the amount of the payment when you authorised it and the amount taken was more than you could reasonably expect to pay (taking into account your ordinary use of your Account). You must

request a refund within 8 weeks of the payment being charged. We may ask you for more details about the circumstances surrounding the payment before determining if you're eligible for a refund.

We will not refund you if you gave consent directly to us to make the payment or where details of the payment were made available to you at least four weeks before the payment was made.

For unauthorised and incorrect payments made by Card, see section 5.

Card payments will normally be in sterling. If you make a Card payment outside the UK in another currency, we'll convert the payment to sterling in line with Visa's rules. The exchange rate used on the date we convert the currency may be different from the rate on the date you made the payment.

You can see how much you paid after conversion in the Triodos App, as well as the exchange rate used. Exchange rates can change daily.

You may be given the choice of paying in sterling or the local currency. If you choose the local currency, you'll avoid dynamic currency conversion fees (which may otherwise be charged by the retailer) and may get a better exchange rate.

21. Charges

Details of the charges relating to your Card can be found in the Tariff. This was made available to you when you opened your Account and can also be found on our Website.

We may vary these charges from time to time in accordance with the 'Changes to these Terms' section above.

Large print, braille and audio versions available on request.

Effective from 28 April 2026
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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