

## Triodos Personal Current Account – What you need to know

Account name	<ul style="list-style-type: none"> <li>• Triodos Personal Current Account - Triodos Bank UK only provides this current account and does not offer a basic bank account.</li> </ul>
What are the key features?	<ul style="list-style-type: none"> <li>• Visa Debit Card made using recycled PVC with contactless technology</li> <li>• Visa Debit Card enabled with Click to Pay for secure online transactions (opt out available through Internet Banking and the Triodos App)</li> <li>• Online banking through internet banking and the Triodos Mobile Banking App</li> <li>• Digital wallet facility with Apple Pay and Google Pay</li> <li>• Statements available through internet banking and the Triodos App</li> <li>• Cheque book available on request</li> <li>• Text message alerts to help manage your money</li> <li>• Telephone support available Mon to Fri: 8am-6pm, except Thu: 9am-6pm (out of hours card services provided 24/7)</li> <li>• We do not pay any interest on balances held in your account.</li> </ul>
How do I open and manage my account?	<ul style="list-style-type: none"> <li>• The account can be opened by any UK resident aged 18 or over</li> <li>• The account can be opened through the Triodos App</li> <li>• The account can be in sole or joint names</li> <li>• Pay in funds electronically from any account</li> <li>• Set up Direct Debits on your account</li> <li>• Sending money in the UK such as Faster Payments (£20k limit applies), Standing Orders and CHAPS through internet banking or the Triodos App</li> <li>• Send money outside the UK through Internet Banking in Pounds Sterling (GBP), United States Dollars (USD) or Euros (EUR)</li> <li>• Cash withdrawals of up to £300 per day from ATMs accepting Visa</li> <li>• Visa Debit Card can be used for purchases online, in retailers in the UK and overseas. Contactless technology allows transactions of up to £100 where the contactless logo is displayed</li> <li>• View transactions and statements online and in the Triodos App</li> <li>• Pay in cheques by sending them to us in the post.</li> </ul>
When will a payment out of my account be received?	<ul style="list-style-type: none"> <li>• Faster Payments will normally be received by the beneficiary within two hours of the payment being authorised but may take up to the end of the following business day</li> <li>• CHAPS payments authorised before 2.00pm on a business day will be received in the beneficiary account by the end of the day</li> <li>• The deadline for sending money outside the UK is 1:00pm, timings for these payments being received vary depending on where the funds are going to. Please allow up to 10 business days for them to arrive if they are being sent outside of Europe.</li> </ul>
When will a payment into my account be received?	<ul style="list-style-type: none"> <li>• Internal transfers will usually be received as soon as you submit the payment</li> <li>• Faster Payments and Standing Orders usually arrive within one hour of being sent but can take up to the end of the following business day</li> <li>• CHAPS payments will arrive by the end of the business day</li> <li>• Cheques sent in by post are available for withdrawal on the third business day after they were added to your account. For example, if you send a cheque to us by post, and it is paid into your account on a Wednesday (Transaction date or T), the funds will be available for withdrawal on Monday (T + 3), although they are not cleared funds until the end of the following Thursday (T + 6).</li> </ul>
What are the fees and charges?	<p>There is a monthly fee of £3 which is charged once you start using your account.</p> <p><b>Non-standard charges</b></p> <ul style="list-style-type: none"> <li>• Sending money within the UK as a CHAPS payment £20</li> <li>• Sending money outside the UK £25 (where you select that you and the recipient will pay your own charges)</li> <li>• Copy of items £5</li> <li>• Cash withdrawal in a foreign currency outside the UK and Debit card payment in a foreign currency 2.50% of the value of the transaction. This will be taken in GBP at the time that the transaction appears on your account.</li> </ul>

Can these fees and charges be changed?	<p>Yes - If we make a change to these charges that is disadvantageous to you, we will provide at least 60 days notice of this change. The only exception is when there is a change in the law or regulations.</p> <p>If we make any changes to these charges, or our Terms and Conditions that has a positive or no impact to you, we may make them immediately and provide notice of them within 30 calendar days of having done so.</p>
Can I apply for an overdraft?	No - we do not offer overdrafts on our Personal Current Account.
Additional information	<p>We do not offer an unarranged overdraft on this account and will not pay items where there are insufficient funds.</p> <p>We do not offer telephone banking on this account. Management is online only, via internet banking and the Triodos App.</p> <p>There is no service to pay cash into the account.</p> <p>You have the right to cancel your Agreement with us within 30 calendar days, starting on the date that your Account was opened. If you want to cancel your Agreement with us, you should tell us in writing, by sending us a secure message, or by calling us.</p> <p>Please note there are no charges for refused payments due to insufficient funds on your account, and there are no charges in the unlikely event that your account becomes overdrawn, where you do not have an overdraft in place.</p>

## Large print, braille and audio versions available on request

Telephone: 0330 355 0355  
[www.triodos.co.uk](http://www.triodos.co.uk)

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

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