

Triodos Fixed Rate Cash ISA Key Features

The Financial Conduct Authority is a financial services regulator. It requires us, Triodos Bank, to give you this important information to help you decide whether our Fixed Rate Cash ISA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Triodos Fixed Rate Cash ISA is a tax-free online cash ISA designed for a lump sum cash deposit that you are able to lock away for a fixed period of time. The interest rate you will get is set on the date that your account is opened and is guaranteed not to change for the duration of the account. Withdrawals cannot be made. The only exception is if you choose to close your account or transfer it in full to another provider before the end of the term. If you do this we will charge an early access penalty.

Please make sure you also read the following important documents:

- Terms and Conditions for our personal savings accounts
- Financial Services Compensation Scheme (FSCS) information sheet
- Personal Banking tariff for current and savings accounts
- Interest rates for personal accounts.

For further information on ISAs and the ISA subscription allowance see www.gov.uk/individual-savings-accounts/overview

Summary Box

Account name	Triodos Two Year Fixed Rate Cash ISA
What is the interest rate?	<ul style="list-style-type: none"> • Interest rate is fixed at 3.94% tax free*/AER** • Interest is calculated daily and paid annually in January and on maturity and added to the account.
Can Triodos Bank change the interest rate?	No – the interest rate is fixed when the account is opened. The 2 year fixed term starts from when the initial deposit is received. Rates may change between the time the application is made and the time the account is opened.
What would the estimated balance be on maturity based on a £1,000 deposit?	<p>£1,080.35</p> <p>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 and at maturity. This projection is for illustrative purposes only and does not take into account your personal circumstances.</p>
How do I open and manage my account?	<ul style="list-style-type: none"> • Can be opened by any UK resident aged 18 or over • The account can only be opened in the Triodos Mobile Banking App • Sole accounts only, cash ISAs cannot be held in joint names • You will need to provide details of a nominated account for payment of the opening deposit and for receipt of payment at maturity or closure. This must be a sterling account with another UK bank or building society or another Triodos Bank UK account in your name • The minimum opening deposit is £1 and must be made by electronic transfer from a nominated account or from an existing Triodos UK (non ISA) account • In addition to making deposits that count towards the ISA annual subscription allowance, existing Triodos UK or other providers' ISAs can be transferred in • The full deposit must be received within 60 calendar days of the account opening, after that, no more money can be added. So please start any ISA transfer requests early to ensure we can receive funds from your existing provider in time • There is no maximum balance, but the maximum current year's subscriptions should not be more than the current tax year's ISA allowance of £20,000 (2026/2027 tax year) • The account can be viewed in Internet Banking and in the Triodos App • You do not need to hold any other accounts with us to be eligible for this account.
Can I withdraw my money?	<ul style="list-style-type: none"> • From the date your account is opened there is a 30 day cancellation period when you can cancel your Fixed Rate ISA and any money you have paid will be returned without penalty. Once the cancellation period has ended withdrawals are not allowed • The only exception to this is if you close the account completely or transfer the full balance to another ISA. This will result in an early access charge equivalent to 180 days' interest which will be taken from the account balance, so if you haven't earned enough interest you may get back less than originally deposited • This ISA is not a flexible ISA.

Additional information	<p>A minimum of 30 calendar days before the fixed maturity date we will contact you to inform you of your options. At maturity the Account will automatically be changed to an instant access variable rate cash ISA unless you advise us to do something differently.</p> <p>*The tax advantages of ISAs depend on your individual circumstances and the tax treatment of ISAs may change in the future. ** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be interest was paid and compounded once each year.</p>
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How to keep track of your account

Statements are produced in January, and we will email you to let you know your statement is available in Internet Banking. You can also contact us to request an up to date statement at any time, free of charge.

Making your deposit

Deposits into a Fixed Rate ISA can only be made in the first 60 days from the date of account opening. After that no more money can be added. If no money is added in that time the account will be closed. You can make your deposit by one or more of the following:

- Electronic bank transfer from your nominated account
- Move money from an existing Triodos Bank (non-ISA) account
- Transferring from an existing ISA with another provider, or another Triodos ISA.

If you wish to transfer from an existing ISA it's important you know the following:

- a. If you move funds out of an ISA yourself, your money will lose its tax-free ISA status. To maintain the tax free status on your money you should always complete an ISA transfer request.
- b. We must receive the funds into the Fixed Rate ISA account within the first 60 days, so make sure you start the transfer process early.

Information on how to do this is available [here](#)

What will happen at the end of the term

We will write to you 30 days before the end of the fixed rate term of your account to ask what you would like to do with your maturing funds. Options will include an instant access variable cash ISA, or another Fixed Rate Cash ISA if one is available at that time. If we don't hear from you the account will change into an instant access variable cash ISA.

If you change your mind

If you change your mind about having a Fixed Rate Cash ISA you can cancel it within 30 calendar days of opening the account. This won't affect your annual ISA subscription limit so you will still be able to pay your ISA allowance into another ISA in this tax year. We will pay you interest for the period your money was invested with us and will not charge an early access penalty. To do this please send us a secure message through Internet Banking.

If you have a complaint

We aim to give you the best possible service and information but there may still be occasions when you're not happy. If you have a complaint about a product or service that we offer please let us know what has happened and we will try to put it right where we can. You can contact us:

- by phone: **0330 355 0355**
- by secure message when you are logged into your internet banking
- by email to complaints@triodos.co.uk
- in writing to: Complaints Officer, Triodos Bank, Deanery Road, Bristol, BS1 5AS.

Details of our complaint procedure are on our website at www.triodos.co.uk/complaints

Your savings are protected

Deposits with Triodos Bank UK are protected up to a total of £120,000 by the Financial Services Compensation Scheme (FSCS).

Please note that the £120,000 will apply to the total of all eligible deposits you hold with Triodos Bank rather than per account or product. Any deposits over this amount are unlikely to be covered. An eligible deposit is money in accounts such as current and savings accounts, including cash ISAs.

For more information see our FSCS information sheet or visit the FSCS website www.fscs.org.uk

Contact Us

We hope you have all the information you need to decide if the Online Cash ISA is right for you. If you have any questions please contact us:

By phone: **0330 3550 355** Mon to Fri: 8am – 6pm (Thurs: 9am – 6pm) or **+44 117 973 9339** if calling from abroad

By post: You can write to us at our freepost address: **Freepost TRIODOS BANK**. It's Royal Mail registered and simple to use - write it on your envelope as shown above (no stamp required) and your letter will get to us free of charge by second class mail.