

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

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1. Introduction

Thank you for your interest in the Triodos Current Account. We're delighted you would like to align your everyday banking to your values.

These Terms and Conditions apply to your Triodos Current Account with the UK Branch of Triodos Bank NV. These Terms and Conditions form part of the Agreement between you and us. The Agreement also includes the Tariff. These Terms and Conditions explain our obligations to you and your obligations to us. The operation of your Account and these Terms and Conditions are governed by the Law of England and Wales. These Terms and Conditions and any other documents we provide to you will be in English.

You should read these Terms and Conditions carefully and keep a copy for future reference. You can request additional or updated copies (and any other documents that form part of the Agreement between you and us) at any time.

You should also read our Tariff. The Tariff has information about the debit interest rates applying to your Account, any charges applying to your Account and the services we provide to you. The latest Terms and Conditions and the Tariff are also available on our website.

2. Meaning of words

In these Terms and Conditions, a number of words and phrases have a special meaning, which are explained here:

- You and your refer to 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, us and our refer to Triodos Bank NV incorporated under the laws of the Netherlands
- Account means your account(s) held with us
- Equivalent Annual Rate (EAR) is the annual cost of the overdraft taking into account that interest is charged to the account monthly
- Base Rate means the base rate 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
- Calendar Day means any day of the week from Monday to Sunday
- Card means the Debit Mastercard issued for use with your Account
- PIN means the Personal Identification Number issued by us for use with your Debit Mastercard
- Security Details means any digipass, username, passwords (including your PIN) and passcodes relating to your Account
- Tariff means our leaflet entitled Personal Banking Tariff for current and savings accounts which sets out the interest rates and charges applicable to your Account
- Terms and Conditions means the general and specific Terms and Conditions, online Terms and Conditions, our Tariff and the application form
- Website means our internet presence at www.triodos.co.uk.

Part 1:

General Terms and Conditions

3. How we will use your personal data

When you apply for an Account with us you will need to give us certain personal data about yourself. For example, we may collect your name, contact details (including email address and phone numbers), last three years' addresses, employment status, sex, National Insurance number and information about your income and expenditure. We may also hold personal data gathered during our relationship with you, including the way you operate your Account.

We will use your personal data in the following ways:

- To assist us in providing the service for which you have applied and any other services we provide to you
- To assess and process any applications you make
- To run and manage your Account and our relationship with you
- To improve the products and services we offer
- For risk reporting and risk management purposes
- To comply with any legal obligations imposed on us through the provision of the services, such as any anti-money laundering requirements
- To recover debt, where required
- To keep you informed of other services we provide which may be of interest to you, unless you have opted not to receive this information

- To make enquiries to help us verify your identity
- Enquiries will also be made with credit reference agencies and when we do this the agencies will keep a record of our enquiry.

We will treat all your personal data and financial information (together referred to as "information") as private and confidential and in accordance with UK data protection legislation (even when you are no longer a customer). Information we hold about you will not be disclosed to anyone, unless:

- We are legally required to disclose the information. This includes sharing your information with tax authorities and law enforcement agencies
- We need to disclose the information for the purpose of or in connection with any legal proceedings, or for the purpose of obtaining legal advice, or the disclosure is otherwise necessary for the purposes of establishing, exercising or defending legal rights
- Disclosure is required to protect our interests, or someone else's interests (for example, to prevent fraud)
- The disclosure is made with your consent
- It is to a third party for the purposes of providing administrative or processing services on behalf of Triodos Bank. If such disclosure is required we will take steps to ensure that the third party protects your personal data in the same way that we do. We do not work with any third parties based outside of the European Economic Area (EEA) or store, host or transfer any of your personal data outside the EEA.

If false or inaccurate information is provided and fraud is identified, then details will be passed to fraud prevention agencies. Law enforcement agencies will

then be able to access and use this information. We and other organisations may also access and use information to prevent fraud and money laundering. Examples include:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt.

We and other organisations may access and use the information recorded by fraud prevention agencies in other countries. Please contact us if you would like to receive details of these fraud prevention agencies.

From time to time, we will send you information about our products and services and the businesses and organisations we lend to. We are careful not to send you information if you do not want it. You can choose what information to receive when you open an Account with us or at any other time by clicking the "Unsubscribe" link in communications we send or by changing your mailing preferences in Internet Banking. We will not share your personal data with anyone else for marketing purposes.

We may need to contact you with information about your Account by a variety of means, including email, post and/or telephone. Please let us know as soon as possible if your contact details change.

We will keep your personal data for as long as it is required by us for the purposes set out above and/or to comply with legal and regulatory requirements, even if you close your Account. Your data will be retained in accordance with your rights under UK data protection laws and in line with Triodos UK's regulatory obligations.

You have the right to make a written request for a copy of the personal data we hold about you. To make a request, please contact us. We aim to respond to your request as soon as possible and in any event within one month after we receive your request. Please note, we may require further information from you before we can respond in order to verify your identity.

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

The uses of your personal data set out above are covered by our registration with the Information Commissioner's Office (registration number: Z6794013).

3.1 Credit Checks and Fraud Prevention Agencies

When you apply for an account we will check our records, the records of credit reference agencies and those of Fraud Prevention Agencies to find out about you and others linked to you. When a credit reference agency receives a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply us with both public information (including the electoral register) and shared credit, as well as any fraud prevention information.

We will make checks when assessing any application for credit and verify identities to prevent and detect crime and money laundering. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us.

As well as looking at your credit record we will look at your personal circumstances to assess whether the amount that you have requested is affordable. This will be based on the income and expenditure information that you provide to us.

If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.

Information on applications will be sent to credit reference agencies and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.

If you have borrowed from us and do not make repayments, we will attempt to trace your whereabouts and recover any debts.

If you would like to read full details on how your data may be used for credit checks and fraud prevention purposes, please contact us.

You can also contact credit reference agencies operating in the UK directly to get more details on the information that they hold (they may charge for doing this).

- CallCredit, Consumer Services Team, PO Box 491, Leeds LS3 1WZ or call 0330 024 7574

- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford BD1 5US or create an account at www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 4818000 or log on to www.experian.co.uk.

4. 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:

- If the change is to your advantage – this includes changes which clarify or simplify these Terms and Conditions or which make them fairer in any other way
- To improve or update a product or service we provide to you
- 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
- To reflect changes relating to our business model, policies, operations or viability.

If we make any change to these Terms and Conditions that is not to your advantage we will tell you two months before we make the change.

If we tell you in advance about a change and we do not hear from you, we will proceed on the basis you have accepted the change. 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 that we have told you the change will take effect. We will not charge you anything if you decide to end your Agreement with us and close your Account for this reason. You will still have to pay any outstanding charges incurred while using the account.

If we make any changes to these Terms and Conditions that do not disadvantage you, we may make them immediately and tell you about them within 30 Calendar Days of having done so.

We will tell you about any changes by post, email or secure message using the most recent contact details you've provided.

5. Security

It is important that you keep your Security Details safe and secure. This is essential to help prevent fraud and protect your Account. Please make sure you do the following:

- Keep your computer secure by making sure you maintain up-to-date anti-virus and spyware software on your computer and use a personal firewall. If you use a public computer (for example, in an internet café or library), you should ensure you do not leave any personal details stored on that computer once you have finished using it
- Keep your Security Details secret by taking steps including (but not limited to) the following precautions:
 - (1) Memorise and destroy any Security Details we send to you immediately after you receive them

(2) Never give your Security Details to any other person

(3) Take reasonable care to ensure that no one can see your Security Details when you use them.

- Be very wary of emails or calls asking you to reveal any personal security details. Neither we, nor the Police, will ever contact you to ask you for your digipass, PIN or mobile banking passcode information. If you are unsure a call is genuinely from us, you can call us back to verify that it is. If you provide your Security Details (including your PIN) to anyone you may be responsible for any losses on your Account
- Always access our Internet Banking site via the triodos.co.uk site or by typing the address into your web browser. We will never send you an email with a link through to our Internet Banking site
- Follow any further security advice we may offer from time to time on our Website
- Visit www.banksafeonline.org.uk for more useful information.

Please remember that online communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any emails accessed by a third party and/or corrupted before reaching us.

You must take the following steps to safeguard your Card and Security Details:

- Sign your Card as soon as you receive it and memorise and delete your PIN notification
- Tell us as soon as possible of changes in your contact details to ensure future dispatches of Cards or Security Detail notifications do not go missing
- Do not write your Security Details down or record them in any recognisable form

- Change your PIN and other passwords on a regular basis. Please avoid using a number or password that is easy to guess (for example, "1234" or your date of birth)
- Please shield the PIN from sight when using your Card to make purchases using a Chip and Pin machine or at an ATM
- Take reasonable steps to stop anyone else using your Card or Security Details. Never share your Card or Security Details with anyone else
- Keep your Card in a safe place at all times and do not leave it in a place where it may attract the attention of thieves
- Do not allow the Card to be taken out of your sight (for example, in a bar or restaurant)
- Take care of your Card – if it is worn or damaged it may not be recognised by a Chip and Pin machine or an ATM
- Keep receipts and statements safe and make sure that when you dispose of them, you do so in a secure manner (for example, by shredding them)
- Other than when making purchases over the internet or phone, never disclose your full Card number or three digit number on the back of your Card (CVC code).

We will never ask for your digipass number, PIN or mobile app passcode whether by email, letter, SMS or phone. You should never share this information with anyone in any circumstance.

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 immediately by cutting through both the magnetic stripe and chip.

If you cannot find your Card you can put a temporary block on it by texting TRIODOS LOCK, followed by your six digit access code, followed by the last four digits of the sixteen digit number on the front of your card to 57887 (for example, TRIODOS LOCK 123456 1234). Your access code and the last four digits of your card number can be found in Internet Banking. This block can be lifted if the Card is later found in a safe place.

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

6. Liability

If you authorised a Card payment or any other payment from your Account, you will be responsible for it.

Where you tell us a payment from your account was not authorised by you, you can ask us for a refund. 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.

If you tell us that we have made a payment incorrectly (for example, we send it to the wrong account or for the wrong amount), we will refund you as set out below, unless:

- 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 doing so
- We can show the payment reached the account it was intended for in accordance with your instructions.

If your Card or Security Details were used without your permission you may have to pay up to £50, if:

- Your Card was used after it was lost or stolen
- You failed to keep your Security Details safe and they have been used by someone else.

We will refund the full amount of the payment (minus £50 where applicable) no later than the following Business Day and 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.

You may be responsible for losses incurred on your Account up to the point that you tell us about the unauthorised use of your Account, if you have deliberately or with gross negligence:

- Failed to keep your Card or Security Details secure as outlined above
- Failed to tell us as soon as possible that your Card has been lost or stolen

- Disclosed your Card or Security Details to any third party.

We will not refund any payment from your Account where:

- We can show that the payment was properly authorised by you
- You acted fraudulently
- You were aware that your account had been compromised at the time that the payment was made and you failed to tell us, except where you were unable to notify us due to our service provision. This refers to situations where our contact services, such as our phone lines or email are unexpectedly unavailable or times outside of our standard service provision.

For more details specific to card transactions, please see section 19.

7. Prevention of Fraud

We will analyse your spending patterns and those of similar customers on an anonymous and collective basis. We will also use external data to identify where a payment from your Account appears not to have been authorised by you.

In the event that a suspicious payment is identified, we will attempt to contact you by text message asking you to call us to confirm that you have authorised the payment.

Unless and until you confirm that the payment was in fact authorised by you, we will block your Card.

If we block your Card permanently, a replacement Card with a new 16 digit Card number, and three digit number on the back of your Card (CVC code) will be issued and sent to you. We will send you a new PIN separately. 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 new details resent 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. We may also do this if you have taken out an overdraft and we have reason to believe there is an increased risk that you might not be able to pay back the money you owe us. 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.

8. Deposit guarantee scheme

We are part of Triodos Bank NV which is based in the Netherlands. In general, all retail depositors and businesses are covered by the Dutch deposit guarantee scheme which is also based in the Netherlands.

This means that if our bank is unable to meet its financial obligations, our eligible UK depositors would be entitled to claim up to €100,000 from the Dutch deposit guarantee scheme. For joint Accounts, the maximum limit applies to both Account holders, i.e. €200,000 per Account.

For important information about the Dutch deposit guarantee scheme (including whether you are eligible to claim), please read the Depositor Information Sheet www.triodos.co.uk/dis and www.triodos.co.uk/dgs and www.dnb.nl

9. Regulatory Information

Triodos Bank NV is incorporated under the laws of the Netherlands with limited liability, registered in England and Wales BR3012, authorised by the Dutch Central Bank and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. The firm reference number is 183366. We are also registered with the UK Information Commissioner's Office with the registration number Z6794013.

The Dutch Central Bank can be contacted via their website www.dnb.nl/en/contact or at the address below:

De Nederlandsche Bank
Postbus 98
1000 AB Amsterdam
Westeinde 1
1017 ZN

10. Complaints

Even though we aim to give you the best possible service and information, there may still be occasions when you wish to complain. If you have a complaint about a product or service that we offer we would welcome the opportunity to investigate what has happened and put it right where we can. We would like to hear from you:

- By phone: 0330 355 0355
- By email: contact@triodos.co.uk
- By secure message when you are logged into your internet banking
- In writing to: Triodos Bank, Deanery Road, Bristol, BS1 5AS

You can review our complaints procedure on our Website.

If you are unhappy with our response, or we have not sent you a final response within eight weeks of the original complaint, you have the right to take 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:

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

If you purchased your product online you could submit your complaint through the European Commission's Online Dispute Resolution Portal rather than contacting the Financial Ombudsman Service. You can find out more about the portal and submitting your complaint by visiting <https://webgate.ec.europa.eu/odr/main/?event=main.home.show>. The European Commission may forward your complaint to the Financial Ombudsman Service.

Part 2: Current Account Terms and Conditions

11. Applying for an Account

11.1 Eligibility criteria

To apply for a Triodos Current Account, you must meet the following criteria:

- Be aged 18 or over
- Be a resident in the UK - including British Forces Post Office addresses
- Not be subject to any County Court Judgments
- Have not filed for bankruptcy or entered into a Debt Relief Order or an Individual Voluntary Arrangement in the last five years.

This Account can only be opened by individuals and should not be used for business purposes. 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 checks (where relevant) and legal and regulatory checks.

12. Overdrafts

12.1 Arranged overdrafts

An arranged overdraft is a credit facility that you have requested and which we have approved in advance for you to use.

If you want an arranged overdraft on your Account you must complete an application and submit it to us. You can apply online when you apply for the account or by calling us once your account is up and running. We will carry out searches with credit reference agencies in order to assess your application. Please see the Credit Checking section (section 3.1) in these Terms and Conditions.

The Terms and Conditions that will apply to your arranged overdraft will be set out in the Credit Agreement sent to you when we approve your request for an overdraft or, if you apply over the phone, abbreviated Terms and Conditions will be read to you and full Terms and Conditions will be sent

to you after your arranged overdraft has been approved.

12.2 Unarranged overdrafts

An unarranged overdraft is an informal credit facility which has not been arranged in advance and which we have not agreed to offer you but which may occur due to payments being made out of your Account when there are insufficient funds to make the payment(s).

We do not provide unarranged overdraft facilities. If you try to make a payment without sufficient available funds in your Account, the payment will be declined where possible. There are exceptions to this, such as some Card payments where authorisation isn't sought by the retailer, continuous authority payments and manual Card payments that cannot be declined.

Interest will be charged on any unarranged overdraft that you do use at the same interest rate as an arranged overdraft facility. Details of this rate can be found in the Tariff.

12.3 Overdraft interest

Overdraft interest will be calculated on a daily basis and charged monthly to your Account. You will be notified of the charge in your monthly statement and the payment will be taken from your Account 14 days after the date of your statement.

All overdraft facilities are repayable on demand. This means that if we ask you to, you must repay the whole overdraft straight away. 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 with us to reduce or repay any amounts you owe. In this situation each case will be assessed on an individual basis to check that the funds are suitable for us to take before doing so. If we do this we will notify you by letter or secure message.

If you try to make payments without sufficient funds available and the payment is rejected you may be charged an Unpaid Item fee. Details of the current Unpaid Item fee can be found in the Tariff.

13. Joint accounts

As joint Account holders these terms and conditions apply to you both individually and jointly.

We are entitled to accept the authority of any joint Account holder to give instructions on behalf of all other Account holders relating to the Account until any 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 require that those transactions are 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 other joint Account holder on that Account. Statements will be sent to both Account holders.

You will each have joint and several liability for any arranged or 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.

14. Payments

14.1 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 CHAPS, an electronic same-day payments system, within the UK or by international electronic transfer from other countries. Please ask for further details
- By sending a cheque in the post with a paying-in slip or letter using our Freepost address (Freepost TRIODOS BANK). 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.

14.2 Payments out of your Account

All payments out of your Account, apart from cheques, cash withdrawals and debit card payments, must be made through Internet Banking or Mobile Banking. We do not offer telephone or postal banking on this account.

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

double check the instructions you give to us are correct.

We will take from your Account:

- All payments authorised by you, including withdrawals made using your Card and cheques that you write
- 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, including any applicable overdraft interest. See the Tariff for more information.

You can make payments from your Account as long as there are enough available funds to cover the payments. In calculating available funds 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 of these limits, as well as payment cut-off times and when funds will be available, please refer to the 'What you need to know' document provided on our website and when you apply.

14.3 When might a payment not be made?

If you try to make a payment without sufficient available funds in your Account, including any arranged overdraft facility, the payment will be declined. However, there are some exceptions to this. These are detailed in the Unarranged Overdraft section (section 12.2) in 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 or delayed.

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 inform you and provide the reasons 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 to us we will tell you how to correct that error.

15. Statements

You will receive your statements monthly via Internet Banking. You will be sent an email notification when your statement is ready to view. To view your statement, log into Internet Banking and click on statements under the Account Information tab. Statements are available in pdf and will be available in Internet Banking until 12 months after your account has been closed.

Your statement will also notify you of any overdraft charges that are due to be paid in the month.

16. Dormant and nil balance accounts

If you do not use your Account at all for 12 months after it was opened and there is a nil balance, we will close it. We will tell you that we are planning to close it before it is closed. 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 a period of at

least six months. We do this to protect you and to prevent fraud.

If you have money in a dormant 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 either writing to us or sending us a secure message through your Internet Banking facility. Additionally, 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 by writing or calling us.

We can terminate your Agreement with us and close your Account by telling you in writing at least two months before we intend to close your Account.

If you seriously or regularly break the terms of our Agreement with you (including these Terms and Conditions), we may end the Agreement immediately and close your Account.

We will also be entitled to end this Agreement immediately and close your Account if we reasonably believe:

- You might cause us to breach any law, regulation or code
- You have committed, or attempted to commit, fraud against us
- 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
- You have allowed someone else to use your Account inappropriately.

Part 3:

Card Terms and Conditions

18. Introduction

You will be issued with a Card and a PIN to make payments from your Account. These Terms and Conditions apply to the use of your Card. Your Card remains our Property. 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. We may do this when:

- You use or have used your Card for illegal purposes
- Your Card is being used by someone else
- We reasonably believe that the security of your Card or PIN may have been compromised
- You are not using your Account in accordance with these Terms and Conditions.

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

19. Making payments

You can withdraw cash from your Account at any ATM displaying the LINK or Mastercard logos and at any retailers offering cashback.

We will not charge you for withdrawal of cash in the UK. However, some ATM operators do impose a charge. You should always be informed of this before the transaction is completed.

You can also use selected ATMs to change your PIN, view your balance or top up a prepaid mobile phone.

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

You will usually be asked to enter your PIN into the retailer's keypad, but may also be asked to sign a sales voucher or may elect to tap your Card on a contactless reader.

You can make purchases over the phone or internet 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 Internet you may be asked to provide additional identifying information. This should be limited to your name, address and postcode and any password provided for Mastercard SecureCode ® in addition to the information above.

You should never provide any other information about your Account or any Security Details. If you reveal any of your Security Details, you may be liable for any payments made out of your Account without your authorisation.

We will refund pre-authorised payments (you may do this, for example, when making 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 in which you authorised the payment before we agree to refund your Account.

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.

20. 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.

Freephone: 0330 355 0355
contact@triodos.co.uk
www.triodos.co.uk

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