

Triodos Bank - Pre-Contract Information for Overdrafts

1. Contact Details	
Creditor.	Triodos Bank NV
Address.	Triodos Bank, Deanery Road, Bristol BS1 5AS
2. Description of the main features of the credit product	
The type of credit	
The total amount of credit. This means the amount of credit to be provided under the agreement or the credit limit.	The limit on the amount that you can borrow using your overdraft will be set out in your overdraft agreement. This is charged at 18% EAR (Effective Annual Rate) variable.
The duration of the credit agreement	The overdraft agreement has no fixed or minimum duration.
Repayment of the credit.	The full amount of the overdraft is repayable on demand by Triodos Bank at any time.
3. Costs of the credit	
The rates of interest which apply to the credit agreement.	18% EAR (Equivalent Annual Rate) variable. We will charge interest on any overdrawn balances. Interest will be calculated daily and charged to your account monthly. This will be charged on the 14 th of every month. We may change the rate of interest from time to time in accordance with the terms and conditions of the overdraft agreement. Where a change is to your benefit we may make it immediately and inform you at the earliest opportunity afterwards. Where a change is not to your benefit, we will tell you about it at least two months' before the change comes into effect.
Costs in the case of late payments.	There are no charges for late or missed payments.
4. Other important legal aspects	
Termination of the credit agreement.	You can terminate the overdraft agreement at any time. You can do this by calling us on 0330 355 0355 (+44 117 973 9339 if you are not in the UK) or sending us a secure message through your Internet Banking. If there is any outstanding balance on your overdraft, you will have to repay this to us upon termination of the overdraft agreement. We can ask you to repay all of the overdraft (including any interest or charges) and terminate the overdraft agreement at any time. We will normally give you 30 days' notice before we do this. The overdraft agreement will automatically be terminated in the event that you close your account.
Consultation with a credit reference agency	When checking your suitability for an overdraft, we will use credit reference agencies. If we decide not to proceed with the proposed overdraft agreement on the basis of information received from a credit reference

	agency, we will give you details of the credit reference agency when informing you of that decision.
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5. Additional information in the case of distance marketing of financial services	
(a) concerning the creditor	
Registration number.	Z6794013
The supervisory authority	The Financial Conduct Authority, Prudential Regulation Authority and the Dutch Central Bank.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract.	Is English law.
The law applicable to the credit agreement and/or the competent court.	The terms of the overdraft agreement are governed by English law and subject to the non-exclusive jurisdiction of the courts of England and Wales.
Language to be used in connection with your agreement.	The overdraft agreement and other documents we distribute relating to the overdraft agreement will be provided in English.
Concerning redress	<p>If you have a complaint about your overdraft you should contact us in the first instance:</p> <ul style="list-style-type: none"> • 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. <p>If you are unhappy with our response you have a right to refer your complaint to the Financial Ombudsman Service. You can contact them at:</p> <p>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</p> <p>If you are unhappy with our response, you could also 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.</p>

Your Overdraft Agreement – Copy for your records

Account name: F O'Gorman
Account number: XXXX6240
Sort code: 16-58-10

Offer date: 12 December 2017

Overdraft limit: 500.00

This is a regulated unsecured overdraft agreement connected to the Account listed above between Triodos Bank NV, Deanery Road, Bristol, BS1 5AS ("we", "our" or "us") and: Mr F O'Gorman, 6 Eddeys Lane, Headley Down, BORDON, Hampshire, GU35 8HU ("you" and "your").

The overdraft is intended to be used as a short-term credit facility and may not be a suitable or cost effective way of borrowing long-term.

Duration

This Overdraft Agreement will start on the date that you and we sign it. There is no set or minimum duration for this Overdraft Agreement. You will be able to withdraw funds up to the Overdraft Limit stated above from the date that we notify you that your account has been opened and you have received your account details.

The overdraft is repayable on demand by Triodos Bank at any time. You can repay part or all of any amounts you owe under this Overdraft Agreement at any time. You can also ask us to cancel your overdraft facility and terminate this Overdraft Agreement at any time. See the Termination section below for details of how you do this.

We will review your overdraft facility periodically and at least every 12 months. We may demand repayment of your overdraft and remove, amend or suspend the overdraft facility if any such review indicates that your overdraft facility has been mis-managed or that your financial circumstances have changed and we reasonably believe that the facility may no longer be suitable for you.

Interest and charges

We will charge interest on the amount you borrow under this Overdraft Agreement at 18% EAR (Equivalent Annual Rate). Interest is calculated daily and charged monthly to your Account listed above. This rate does not vary depending on your credit limit or usage.

We will tell you how much interest you are due to pay 14 days before it is taken from your Account. This information will be detailed in your monthly statement. For example, for the charging period of June, you will receive your statement on the 1st July, this will detail how much you will pay in interest for your overdraft usage during June. This amount will then be taken from your Account on the 14th of July.

We may change the interest rate applicable to your overdraft in accordance with the Changes to Interest Rates section below.

No additional fees or charges are payable under this Overdraft Agreement. You will continue to have to pay any other fees and charges applicable to your Triodos Current Account, details of which can be found in the Personal Banking Tariff for current and savings account.

Total charge for credit

If you have an Overdraft limit of £1,200 and use all of this limit for a period of three months (90 days) at an interest rate of 18% EAR (Effective Annual Rate) variable, the total charge for credit is £50.01. This is based on the assumption that the rate stays the same and that repayment of the overdraft and the interest and charges are made in full at the end of the 90 days.

Changes to Interest Rates

We may change the rate of interest applicable to your overdraft agreement at any time for any of the following reasons:

1. To reasonably reflect any changes in our costs such as changes in inflation, money market rates or the cost of the money we take in as deposits
2. To reflect a change in a law or regulation, codes of practice, industry guidance or decision of a court that applies to or directly affects us;
3. If the change is for your benefit;
4. Where we reasonably believe that a change in your financial circumstances means that you present a higher credit risk to us; and
5. To reflect change to industry guidance or market conditions such as changes to the Bank of England Base Rate;
6. To reflect changes relating to our business model, policies, operations or viability

Where a change is to your benefit we may make it immediately and inform you at the earliest opportunity afterwards. Where a change is not to your benefit we will tell you about the change at least two months before it comes into effect. We will do this via secure message on your Internet Banking or by letter.

If you are unhappy with any change in the interest rate you have two months from the date that we tell you to close or switch your account, before the change comes into effect, without incurring any additional fees. If you do not switch or close your account within two months we will assume that you have accepted the change. You will still have to pay any outstanding charges or interest incurred while using the overdraft.

Changes to these Terms and Conditions

From time to time we may change these Terms and Conditions. We may make changes to the Terms and Conditions 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; or ;
- To improve or update a product or service we provide to you; or
- To remove a product or service (for example where it is not being used); or
- To reflect changes in our systems or processes; or
- To reflect changes in applicable laws or regulations; or
- 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); or
- To reflect changes to industry guidance, or market conditions such as changes to the Bank of England Base Rate; or
- To reflect changes relating to our business model, policies, operations or viability

If we make a change to these Terms and Conditions that is not to your advantage we will tell you about the change two months before it comes into effect. The only exception is when there is a change in the law or regulations.

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 via post, secure message or email.

You will not be notified by email, secure message or post of incidental changes such as clarity, drafting and typographical amendments or changes to reflect the facilities offered by new products or services to benefit our customers. These will be made immediately and will be available on our Website.

Termination

You can cancel this facility at any time without giving a reason. You can do this by calling us or sending us a secure message through your Internet Banking. If there is any outstanding balance on your overdraft, you will have to repay this to us upon termination of the overdraft agreement.

Overdrafts are repayable on demand. We can ask you to repay all or part of the overdraft (including any interest or charges) at any time. We can cancel or reduce the overdraft at any time. We will normally give you 30 days' notice before removing or reducing your overdraft.

The facility will automatically be cancelled in the event of you closing your Account.

Use of Credit Reference Agencies

When checking your suitability for an overdraft we will use Credit Reference Agencies. If we reject an application from you based on information held with a credit reference agency we will inform you of this. Details for the credit reference we currently use are set out below:

Experian Ltd

Customer Support Centre

PO Box 9000

Nottingham

NG80 7WF

E: Consumer.helpservice@experian.com

T: 0344 481 0800 or 0800 013 8888

As part of using this overdraft facility your details will be shared with credit reference agencies and may be accessed by others. This includes details such as your overdraft limit, balances and payment performance. By entering into this Overdraft Agreement, you are giving your permission to do this.

Mis-management of this facility may lead to your credit score being negatively affected. This may impact your ability to get credit in the future. Examples of mis-management would be failure to make any payments when they are due under this Overdraft Agreement and attempts to withdraw funds above your agreed Overdraft Limit.

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

Unarranged Overdraft

An unarranged overdraft is an informal credit facility which has not been formally requested by you and which we have not agreed to offer you but which may occur due to certain payments being made without sufficient funds.

We do not provide unarranged overdraft facilities. If you try to make a payment without sufficient available funds, the payment will be declined. Exceptions to this are card payments where authorisation isn't sought by the retailer, continuous authority payments and manual card payments that cannot be declined.

If we have to make one of the payments listed above, which cause you to exceed your Overdraft Limit, we will charge interest at the rate stated in the Interest and Charges section above on the amount that exceeds your Overdraft Limit. If this does happen we will inform you by text, secure message or letter asking you to pay in funds.

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 or (+44) 117 973 9339 from abroad. All calls to and from Triodos Bank may be recorded;
- 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.

We will then arrange for the right person to investigate your concerns. When you contact us, please provide the following:

- your name and Account number;
- the reason for your complaint;
- the product, if applicable, that your complaint refers to;
- the name of the person(s) that you dealt with;
- copies of any documentation relevant to your complaint; and
- a suggestion of what you would like us to do.

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 write to:

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.

Governing Law

This Overdraft Agreement governs your Triodos Bank Current Account Overdraft with the UK Branch of Triodos Bank NV. These Terms and Conditions form part of the Contract between you and us. The operation of your overdraft and these Terms and Conditions are governed by the Law of England and Wales. These, and other documents we distribute, will be provided in English.