

Mr F O'Gorman
6 Eddeys Lane
Headley Down
BORDON
Hampshire
GU35 8HU

12 March 2019
Ref: TBsg0105060363

Dear Mr O'Gorman,

Please Read: Important information regarding your Triodos Online Cash ISA

Welcome to sustainable banking with Triodos Bank. By opening a Triodos Online Cash ISA you are earning interest tax free, while supporting some of the UK's most inspiring ethical organisations.

Your Triodos account details

Account Name: F O'Gorman
Account Number: 21062722
Sort Code: 16 58 10

Interest Rates

The interest rate on the Triodos Online Cash ISA is 1.15% tax free*/AER** variable. Interest is payable on balances of £10 and over.

You can find more information on our interest rates at www.triodos.co.uk/savings.

The Triodos Online Cash ISA is a flexible ISA which means that you can withdraw money and replace that amount in the same tax year without it counting towards your ISA subscription allowance. For more details, see www.triodos.co.uk/flexibleisas.

What do you need to do now?

- If you want to transfer all or part of an existing ISA you hold, please complete the relevant ISA transfer authority form, which can be downloaded at www.triodos.co.uk/isatransfer, and send it to us. Your opening deposit should only be made once the transfer is complete.
- Make your opening deposit - from either the nominated account you provided when you completed your application form or from your existing Triodos Bank account (if you transfer funds yourself from another Triodos ISA, the money will lose its tax-free status and the deposit will count towards your current year's subscriptions – see above for details of how to do an ISA transfer).. Please instruct your bank or building society to send an electronic transfer to the account details above.

- Set up a standing order - if you would like to build up your savings over time.
- Complete and return the enclosed signature reply form.
- Read the enclosed declaration carefully and check that all the details are correct. If you want to make corrections, you must let us know within 30 days.
- Remember you can save up to £20,000.00 this tax year in an ISA.

Triodos Internet Banking

If you are new to Triodos Internet Banking then your username has been emailed to you. For security reasons your password has been sent separately by post, together with details of how to log on.

If you already use Triodos Internet Banking you can log on with your existing username and password or digipass as usual.

Once logged on to internet banking you can:

- access and manage your account
- download statements
- choose how you receive information from us
- change your contact details (address, email, phone etc).

Thank you

Thank you for choosing to use the power of your savings to make a positive difference.

Please be aware that as a result of the UK's planned withdrawal from the European Union we are in the process of making a legal transfer of the business of the UK branch of Triodos Bank NV to Triodos Bank UK Limited, currently expected to take place on 1st May 2019. For more information please visit www.triodos.co.uk/legaltransfer

We have frequently asked questions and customer guides on our website. However, if there is anything else we can help you with then please email us at contact@triodos.co.uk or call us during our opening hours (Monday to Friday, 8am to 6pm) on 0330 355 0355 (+44 117 973 9339 if you are not in the UK).

Yours sincerely,



Sarah Chick
Customer Contact Manager
Triodos Bank

Enclosures: Notice of ISA application, signature reply form, pre-paid envelope

**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.*

Keeping your contact details up to date. It is important that we always hold up to date contact details for you. Please update us as soon as they change.

Notice of ISA application

This declaration records the terms of the application made by the applicant named below.

Frank O'Gorman

**6 Eddeys Lane
Headley Down
BORDON
Hampshire
GU35 8HU**

This is a copy of the declaration that you made to Triodos Bank as an application to open an Individual Savings Account. If you want to make corrections to any part of this document, you must notify us within 30 days. If there are no corrections, the application is valid and you will be able to start subscribing to your new ISA at once.

We, Triodos Bank, declare that we accepted the following application for an Individual Savings Account from you (name and address above) on **12/03/2019**.

Date of Birth: 15/08/1947

National Insurance No: YM638246C

Account name: Triodos Online Cash ISA (ISA type: Cash)

Year of application: 2018 / 2019 and each subsequent year until further notice

I declare that:

- all subscriptions made and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA; and
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Triodos Bank if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Triodos Bank:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash
- to make on my behalf any claims to relief from tax in respect of ISA investments
- to make any enquiries that you may consider necessary to confirm the details on this form.
- I agree to the Triodos cash ISA terms and conditions and Triodos Bank's General Terms and Conditions in force from time to time. I acknowledge your right to suspend operations on this account until satisfactory details about my identification have been supplied.

I declare that this declaration is correct to the best of my knowledge and belief.

THIS IS YOUR COPY - PLEASE KEEP THIS DOCUMENT SAFE

REMINDER: Please notify us of any corrections to this document within 30 days.