

Product Range

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- ✓ Socially focused
- ✓ Customer centred
- ✓ Commercially driven



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Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Nine Brindleyplace, Birmingham, B1 2HB. Registered in England and Wales no. 1713124. Calls may be recorded and monitored for security, quality and training purposes. UTB 527 / February 2016

Current Accounts

Designed to fulfil day-to-day banking needs - all offer instant access, regular online statements and can be managed through internet banking or via telephone.

Credit turnover per annum	Under £100k	£100k - £2m	£2m+
Account name	Unity Current Account	Unity Current Account	Unity Custom Account
Fee	£6 per month	£6 per month plus 15p per individual credit and debit	Negotiated terms
Charged	Quarterly	Quarterly	Negotiated terms
Opening deposit	Minimum £500	Minimum £500	Minimum £500
Interest	No credit interest paid	No credit interest paid	No credit interest paid

Available for all current account holders:

- ✓ Internet banking - tailor your authority level, access level and payments limit
- ✓ Pay in cheques using Freepost envelopes
- ✓ Access to bank branches across the UK through our partnership with NatWest (in England and Wales), RBS (in Scotland) and Ulster Bank (in Northern Ireland) to deposit cash and/or cheques and by arrangement to withdraw cash*
- ✓ Use Post Office® counters to deposit cash only*

* Additional charges may apply to this service, visit unity.co.uk/rates

In addition Unity Custom Account holders have a dedicated Relationship Manager

Deposit Account

Offers instant access for organisations wishing to deposit funds to earn interest.

Account Name	Tailored Deposit Account		
Fee	Free		
Interest	Net Rate*	Gross Rate**	AER***
£0 - £19,999	0.080%	0.100%	0.100%
£20,000 - £49,999	0.140%	0.175%	0.175%
£50,000 - £99,999	0.160%	0.200%	0.200%
£100,000 - £249,999	0.180%	0.225%	0.225%
£250,000 and above	0.200%	0.250%	0.250%

* Net Rate is the amount of interest you will receive if your organisation pays tax at source.

** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

*** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.

Loans

Commercial loans and property development funding available for a range of purposes. Loans are tailored on an individual basis, for guidance:

Amount available	Between £150k and £10m
Loan-to-value	Typically up to 70%
Interest rate	Typically between 2% and 3% above Bank of England base rate for up to ten years
Fees	Typically 1.5% of the loan value plus legal and valuation fees

If the security provided is against a property or assets that you own, please remember that these may be repossessed if you do not keep up repayments on your loan.

Payment Solutions

We offer a number of payment solutions to help you effectively manage organisational spend, stay in control of your finances and give you the flexibility you need to run your organisation.

✓ Unity Corporate MultiPay Card

Managed via an online tool, set transaction and spending limits and access statements instantly. Tariff, terms and conditions apply at unity.co.uk/multipay

✓ Unity e-Payment (Bacs)

Ideal for making and receiving bulk payments such as salaries and recurring supplier payments. Tariff, terms and conditions apply at unity.co.uk/epayments