

Q: Who is the Select Account for?

A: The Select Account is open to new or existing Social Economy customers as well as small and medium sized businesses.

Q: Why should I open a Select Account?

A: Not only will you receive a current account which pays interest and enjoy Unity's award winning customer service, but the Select Account offers access to hundreds of pounds worth of savings for your organisation and your trustees, members, officers, employees and contractual volunteers. All this for a small monthly charge, which is discounted until June 2012.

Q: How much does the Select Account cost?

A: There is a monthly charge of £5.

Q: When will the monthly fee be deducted from my account?

A: Once your account is opened, a fee will then be charged from the first working day of the month. e.g. if you open your Select Account on 10 December, the first fee will be charged from your account on 1 January. The monthly fee is charged to your account on the first day of each month.

Q: How do I apply for a Select Account?

A: Applying is easy. Simply call us on 0845 155 3355 to discuss your needs and we will send you an application pack, tailored for your organisation.

Q: How long does it take to open a Select Account?

A: Once we have received your application form and required documentation, the majority of accounts are opened within five working days. Upon activation of your account, we will send you an exclusive Access card (one per organisation) and details of how you can access the Select Account website.

Q: When can I access the full list of benefits available to me as a Select Account holder?

A: Once you have received your Access card, visit www.unity.co.uk/select and click on the Log in button. At the log in page, simply complete the fields by typing in your Access code (which is the number found on your Access card) and the name of your organisation. This will take you to the Select Account website which has the full list of benefits. Your access code is valid for all users within your organisation.

Q: Is there a minimum deposit required to open a Select Account?

A: Yes, we require a minimum of £10 to open your account.

Q: Does the Select Account pay credit interest?

A: Yes, gross credit interest is payable quarterly in March, June, September and December and is paid on the whole balance. Details of the interest payable is available on our website – www.unity.co.uk/interestrates.

Q: Can I change my existing Unity account to a Select Account?

A: Yes, we just require a letter signed in accordance with your bank mandate to authorise the transfer. This is subject to a minimum balance of £10 in your account. Switching to the Select Account is easy and takes no more than five working days. You'll then have access to the full banking you're used to receiving plus the extra benefits which are only available to Select Account holders.

Q: What are the banking benefits available to Select Account holders?

A: When you open your Select Account you are entitled to up to two free ALTO MasterCard® prepaid cards, free copy statements and you will not be charged for unpaid cheques in. These banking benefits are exclusive to Select Account holders.

Q: How can the ALTO card help my organisation manage its finances?

A: Managing day to day expenses is just one of the benefits of providing ALTO cards to your members or employees. It allows you to carry out day to day activities without the need to manage petty cash or encashment facilities. It can also assist in reducing back office administration by tracking expenses through detailed transactional spend, available online. Within the **Other services** pages of our website you can learn more about ALTO cards, whether you are an organisation looking for cards for your employees or a credit union looking for a facility for your members. The minimum age for an ALTO cardholder is 18 years old.

Q: Do I have to pay if I require additional ALTO cards?

A: Yes, each additional ALTO card will be charged at £6 per card (see ALTO Corporate charging summary available on our website for a full breakdown).

Q: What happens if I have forgotten my access code?

A: If you have forgotten your access code, call us on 0845 140 1000 and, after answering a few security questions about you and your account, we will supply you with the access code.

Q: What happens if I lose my Access card?

A: If you lose your Access card, you can request a replacement by calling Unity Trust Bank on 0845 140 1000. As there is a £5 charge for a replacement card we will need to speak to a signatory on the account to authorise this request.

Q: Who do I contact if the website is unavailable?

A: Please call our partner providers, Parliament Hill, on 0845 072 7828.

Q: Can I close my Select Account and receive part of the fee back or transfer the benefits to another product?

A: Once your account is opened, there is a minimum contract term of twelve months. You can cancel the account after this time however you will not be entitled to any refund in fees and your access to the banking offers and Select Account website will cease with immediate effect.

If you choose to close your account before the end of the minimum contract term then you may be liable for an early closure charge. Unfortunately, the benefits are unique to the Select Account and are not transferable to any of our other accounts.