

Key Features

Card Payment Acceptance

In partnership with Elavon Merchant Services



Card payment acceptance in partnership with Elavon

This document explains important information relating to the card payment acceptance service.

For more information visit

www.unity.co.uk/acceptingcardpayments

Unity has partnered with a third-party provider to offer this service. This partner is Elavon, a global payments services provider who processes more than 6 billion transactions annually in over 30 countries.

Card payment acceptance allows businesses of all sizes to accept payments online, in-person and on the move and provides a seamless experience however your customers want to pay.

Advantages:

- Improved cashflow with access to your funds on the next business day if you have a Unity Business Current Account.
- Drives convenience by allowing your business to accept all major cards and foreign currency payments. See Page 3 for more information.
- Robust security and advanced fraud protection for all payments.
- Access to bespoke end-to-end payment solutions and additional value-added services.



Important Information:

- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- Pricing terms are agreed directly with Elavon and it is not possible to get this service cheaper by directly engaging Elavon.
- The sale and ongoing service of card payment acceptance solutions, including settlement of funds, is directly managed by Elavon.
- If you enter into a merchant services agreement with Elavon then Unity will receive a share of the fees you pay to them.

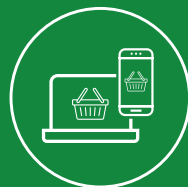


Payment solutions



Around your premises

Choose from a range of terminals and pricing plans to suit your needs. Useful for businesses that take payments at the till, or anywhere around their premises.



Online payments

Digital payments using websites or mobile apps. Choose from a range of terminals and useful for businesses that need to take payments online, over the phone or by mail.



Mobile payments

An easy way to take card payments without the need for a long-term commitment. Simply connect the card machine to your smartphone or tablet. Useful for mobile businesses or if you only take card payments occasionally.



How it works

Service	Summary
Elavon & Unity Trust Bank Partnership	<p>Unity Trust Bank have partnered with Elavon as a trusted payments provider.</p> <p>Unity customers can choose to be referred to Elavon to discuss the suitability of card payment acceptance in more detail, agree terms and manage the ongoing service.</p> <p>Unity will only make referrals with your consent and upon your request. When customer information is passed to Elavon they also become controllers of this information.</p>
Making a referral	<p>On request, Unity will forward customer information to Elavon. Elavon will call all customers to discuss relevant solutions in more detail and agree next steps.</p>
Customer pricing and terms	<p>All card payment acceptance solutions including their pricing and terms are agreed solely at the discretion of Elavon, with no involvement from Unity Trust Bank.</p>
Settlement	<p>Next day settlement is available when settling into a Unity Business Current Account or Instant Access Savings Account.</p>
Accept all major card payment types	<p>Credit and debit cards including Visa, Mastercard, Maestro, Diner's Club, Discover, American Express, JCB, Apple Pay, Google Pay and China Union Pay.</p>
Foreign currency payments	<p>Allowing international customers to pay in their own currency, while earning extra revenue for your business by sharing a percentage of the currency conversion rate.</p>

Support

Service	Summary
Elavon Connect	<p>You will not be able to see or manage the card payment acceptance service using Unity's Internet Banking.</p> <p>Once you have entered into an agreement with Elavon, you will receive login credentials for Elavon Connect, an online tool to monitor your merchant account.</p> <p>Elavon Connect provides quick and easy access to statements, account management tools, product alerts, and more. Save time with Elavon Connect, by having a comprehensive view of all payment processing activity in one place.</p>
Customer Service and Support	<p>Elavon are responsible for all ongoing queries, servicing, and complaints. Please call Elavon's customer support team on 0345 850 0195. Available 24 hours a day, 365 days a year.</p> <p>Call charges apply (up to 7p per minute), plus your telephone company's network access charge (up to 30p per call) dependent on your phone or mobile network package. Please check with your supplier for further details.</p> <p>If you wish to contact Unity about this service, then please contact your Relationship Manager or contact us on 0345 140 1000.</p> <p>Our call centre opening hours are 9am - 4pm, Monday to Friday, excluding bank and public holidays in England or Scotland.</p>
Installation	<p>Elavon's engineers will provide training when they install your terminal.</p>
Complaints	<p>If you are unsatisfied with how your referral has been handled, then please contact Elavon's customer support team on 0345 850 0195. Available 24 hours a day, 365 days a year.</p>

Our Commitments to our business customers

As a lender we have committed to follow the Standards of Lending Practice for business customers. By adhering to the Standards, we are demonstrating a commitment to ensuring that our customers are treated fairly.

- We will lend responsibly and treat your business fairly and reasonably at all times.
- We will ensure that all information we provide about our products and how they work is clear and understandable so that you can decide what is best for your business' needs.
- We will provide clear, upfront information on the documents required to support an application. Taking account of this will help to ensure that we can deal with your application efficiently.
- If we are unable to approve your application, we will explain why and provide a referral, where appropriate, to alternative sources of finance.
- If your application is declined you have the right to appeal the decision.

- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
- We will confirm the conditions of your business borrowing in writing and highlight any covenants or material conditions attached to it.
- We will clearly set out the type and frequency of information we will require to monitor the business' performance.
- If your business experiences difficulties, we will seek to understand the overall circumstances to try and identify suitable and pragmatic solutions. Where appropriate, we will provide details of free debt advice.



What we ask of you:

That, prior to making an application you double check what information we will need to process an application. If you are unsure or have any questions, please contact us.	Yes <input type="checkbox"/>
That all information you provide to us during our relationship is accurate and timely.	Yes <input type="checkbox"/>
We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us.	Yes <input type="checkbox"/>
To make sure that you understand the terms and conditions associated with your product.	Yes <input type="checkbox"/>
That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for.	Yes <input type="checkbox"/>
That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance.	Yes <input type="checkbox"/>
Take care of any security information to help prevent fraud and protect your account(s).	Yes <input type="checkbox"/>
Tell us as soon as possible if someone is misusing confidential information.	Yes <input type="checkbox"/>
Carefully check your business' account statements/records to make sure they are accurate. If anything isn't right, please get in touch with us.	Yes <input type="checkbox"/>
Please let us know if	
Your contact details change or there is a change in how your business is run for example, ownership/directorships etc, so we can keep our records up to date;	Yes <input type="checkbox"/>
Your business may be about to experience, or is experiencing difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you	Yes <input type="checkbox"/>



You can download our Key Features and Important Information from: www.unity.co.uk/acceptingcardpayments

This information is available to you at any time on our website.

Please read this important information carefully and retain it for future reference.

Unity Trust Bank 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: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U.S. Bank Europe DAC. Registered in Ireland with Companies Registration Office. The liability of the member is limited. United Kingdom branch registered in England and Wales under the number BR022122. U.S. Bank Europe DAC, trading as Elavon Merchant Services, is a credit institution authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

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