

Fees & Charges

Standard Service Tariff

Effective from 1 February 2026

Standard Service Tariff

Unity Business Current Account

Unity Tier 1 Current Account	
Turnover per annum¹	Under £100k
Fee	£7 per month
Charged	Monthly
Opening deposit	Minimum £50
Interest	No credit interest paid
Unity Tier 2 Current Account	
Turnover per annum¹	£100k – £2m
Fee	£7 per month plus 15p per individual transaction
Charged	Monthly
Opening deposit	Minimum £50
Interest	No credit interest paid
Unity Tier 3 Current Account	
Turnover per annum¹	£2m+
Fee	£7 per month ²
Charged	Monthly
Opening deposit	Minimum £50
Interest	No credit interest paid

¹Turnover is the total value of payments received into your account, excluding internal transfers, in a 12-month period.

²Plus Negotiated transaction fees. A different fee will be agreed for each of the following: faster payments, automated payments and manual transactions.

Please note: Unity Trust Bank may also charge for services not included in the Standard Service Tariff if they are considered outside of your day-to-day activity. The charges will be reasonable and based on the time we expect to take or costs we will incur to support you. We'll tell you how much this will cost before providing the service.

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Unity Business Current Account (continued)

Unity Tier 0 Loan Servicing Account	
Turnover per annum¹	N/A
Fee	Free with limited facilities. Only to deposit payments to service your loan with us.
Opening deposit	Nil
Interest	No credit interest paid

Products no longer available

Unity Custom Account	
Turnover per annum¹	£2m+
Fee	Negotiated
Charged	Negotiated
Opening deposit	Minimum £50
Interest	No credit interest paid

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The Additional Charges set out below apply to your Unity Current Account and Instant Access accounts.

Account Admin

Item	Charge
Audit letter	£29.17 ¹
Bankers reference/status enquiry	£12.50 ¹
Certificate of balance	£12.50 ¹
Copy cheque/deposit slip	£6.00
Copy statement (per statement)	£8.00

Payments

Item	Charge
Bankers draft/cheque	£15.00
Bill payment – via telephone	£15.00
CHAPS payment	£25.00
Special presentation	£15.00
Stop cheque	
via phone	£15.00
via Online Banking	£8.00
Trace missing funds	£25.00

¹plus VAT

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Unpaid Items

Item	Charge
Unarranged overdraft letter (Where a payment has taken your account balance overdrawn, and we have honoured that payment, we will write to advise that the unarranged overdraft rate has been applied to the overdrawn balance)	£10.00
Unpaid cheque (Where drawer's bank has returned a cheque unpaid, which you had previously deposited)	£6.00
Unpaid items per item maximum charge per day	£15 £45
Unauthorised interest rate	25% nominal rate 28.07% EAR ²

²EAR stands for Equivalent Annual Rate. This is equivalent to the rate of interest you'll pay if you're overdrawn for a year. You'll pay interest on the amount you're overdrawn by, and on the interest that builds up from being overdrawn.

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Charges for manual transactions are set out below.

These apply to your T1 & T2 Current Accounts and Instant Access accounts. T3 customers, please refer to the documentation provided by your Relationship Manager for your specific charges.

Paying cash into your account		Reconciliation Service
You can pay cash into your account at one of our Partner Bank ¹ or Post Office branches.		This service gives customers the ability to reconcile receipts and payments by automated means.
Cash paid in	70p ² per £100	Internet download set-up £100.00 per account
Paying cheques into your account		Re-creation of internet download £10.00
You can pay cheques into your account at one of our Partner Bank ¹ branches or by sending them to our FREEPOST address noted below.		Daily internet download £62.50 per quarter
Cheques paid in	40p per cheque	Weekly internet download £25.00
Cash charges apply to all Instant Access accounts and Current Accounts ³		Monthly internet download £12.50
Cheques charges apply to all Current Accounts ³		
Posted cheques should be sent with a paying in slip, with sort code: 60-83-01 printed on it, to:		
Freepost UNITY TRUST BANK 1984		
Please note, if cheques are sent to any other Unity Trust Bank address, then this will delay funds being available.		

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Additional Services

Bacstel IP - Set up Costs		Bacstel Transaction Costs - Standard	
Bacstel IP set up costs are set by NatWest.			
SUN	£200.00	Per transaction	15p ²
AUDDIS	£200.00	File (Per file)	£8.00
Paperless Direct Debit	£200.00	Exceeding agreed credit limit	£100.00
New Smart Card¹	£85.00 per card	Transfer of sponsorship	£100.00
Smart Card reader and software	£35.00	File extractions/ Stop/Reinput	£195.00
HSM certificate¹	£1,100.00	Recall Bacs payment	£20.00
		File referral	£45.00

¹This is also payable when renewing the facility every 3 years.

²These charges are set by NatWest or other third party provider.

AUDDIS: the process that enables the electronic set up of Direct Debits once your organisation has received instructions from your customer.

Paperless Direct Debits: the process that enables your organisation to receive your customers Direct Debit instructions over the telephone or internet i.e. there is no need for a paper instruction from your customer.

Please note that all customers originating direct debits must use AUDDIS.

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Unity e-Payments

	Tariff 1	Tariff 2
Set up¹	£300.00	
Template	£125.00	
Monthly charge²	£15.00	£30.00
Transaction per item³	60p	25.2p
File submissions (per file)	£3.00	
Exceeding agreed credit limit	£100.00	

If you require additional SUN or authorised users the following charges apply:

Additional SUN	£6.00 per month
Additional user	£6.00 per month

¹These charges are set by NatWest or other third party provider.

²All prices include three SUN and six users

³This charge applies to all debit and credit payments and AUDDIS transactions. Please note that Unity e-Payment can be used for direct debit collection, however to do this, you would need to be set up as an AUDDIS originator.

Bulk Faster Payments

Transaction fee	25p per transaction ¹
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¹Negotiable as part of the T3 Account tariff.

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Corporate Purchasing Card	
Set up fee (one off)	£50.00
Card fee	£3.00 per month, per card
Transaction fee	Free
Cash Advance fee	2.5% (min £2.50) and min £50 withdrawal
Overseas transaction fee	2.75% of transaction
Non sterling transaction fee	1.75%
Returned payment charge	£30.00
Card re-issue at customer request	£10.00 (excluding lost, stolen, damaged or expiry)
Copy of sales voucher	£10.00
Copy of statement report	£10.00
Urgent card request	£25.00 (excluding delivery)
Emergency card replacement	£120.00
Settlement	14 days post statement date
Late payment fee	2% (min) of £10

Foreign Service Charges		
	Minimum	Maximum
Foreign cheque		
Negotiation with recourse	£10.00	£71.00
Collection	£20.00	£71.00
Inward collection (£10.00 of the charge is deducted from the outward proceeds)	£15.00	£21.00
Foreign cheque unpaid (cheque returned unpaid)	£10.00	
Foreign draft (sterling or currency)	£30.00	£36.00
Foreign transfer (sterling or currency) ¹	£20.00	

¹Commission fees may also be payable per transaction.

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Important information about Unity Foreign Services

Fees, margins and commission

Foreign Transfer Fee

We'll charge £20 for each foreign transfer payment sent plus a margin based on transaction value.

Margins

The margin applies to each foreign transfer payment sent and Unity typically receives 20% of this. A breakdown of how this is calculated is below:

Transaction Value Margin applicable Unity receives

Transaction Value	Margin applicable	Unity receives
Up to £10,000	1.85%	0.37%
£10,00.01 to £100,000	1.45%	0.29%
£100,000.01 to £250,000	1.2%	0.24%
Higher than £250,000	1%	0.20%

For example, if you send a £12,000 payment, Unity will receive £34.80 in commission (0.29%)

Third party agents

Your payment will be processed via our third-party supplier Convera. Depending on the country receiving the payment, an additional processing charge may be made which Unity has no control over. If this happens, we will notify you accordingly.

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For more information, visit www.unity.co.uk

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.

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