

# Welcome to Unity New Starters Guide

August 2025



For Businesses.  
For Communities.  
For Good.

# Contents

All the information you need, in one place.

In this guide you will find lots of useful information, learning resources and step-by-step guides, to help you make the most of our services.

🖱 Use our [interactive menu](#) below to go straight to the information you need.





# Welcome to Unity Trust Bank

**We're excited to have you onboard.  
This guide will help you get started with Unity.**

We're committed to providing a great service to our trade union customers.

Unity Trust Bank has a long and proud relationship with trade unions. Formed by the trade unions in 1984, Unity was born out of a vision to create a bank that would serve the common good. These founding principles are still at the heart of everything we do.

**We're here to help. Here are some useful contact details.**



## **Our union Relationship Managers**

Understand your financial challenges and can give you the support you need.



**0345 245 0020\***

Call our dedicated, UK-based, Trade Union Customer Experience team on the number above.



## **Union Hub**

Online support available 24/7, where you can quickly find the information you need to manage your finances effectively.

[www.unity.co.uk/union-hub](http://www.unity.co.uk/union-hub)

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are charged at local rate.

## Section 1

# Accessing your Online Banking

## Register for Online Banking

Online Banking provides a secure and convenient way to manage your banking.

If you haven't already been set up to use Online Banking, you will need to request your access using the Account Management Form, which can be found here

[www.unity.co.uk/update-your-account-details](http://www.unity.co.uk/update-your-account-details)

You'll need to provide the following information:

- ✓ Full name.
- ✓ Personal addresses (current and any address from the past 3 years).
- ✓ Contact details (email and phone number).
- ✓ Date of birth and nationality.
- ✓ Position in the organisation.
- ✓ Memorable word for login.

### Signatures required:

- After completing the form online, a submission form will be generated.
- The submission form must be printed and signed using black ink. The form must be signed by authorised signatories in accordance with your current bank mandate, which specifies the number of people required to sign cheques or approve changes to your accounts. (We can't yet accept electronic signatures. However, we're actively working to make this process fully digital for our customers.)
- The forms can be scanned and attached to the online application, or emailed to us at the address on the form. These can also be posted.

### What happens next?

- Once your application for Online Banking has been processed, you will receive your login details through the post.

### ✓ Top tip

If the number of signatories is insufficient (e.g. some of them are not available to sign your application), please contact your Head or Regional Office and request an authority letter. The letter should quote the six-digit application reference number and authorise the changes that are being requested.

### 💡 Need-to-Know

During the registration process, you'll be asked to set Online Banking authority levels and specify approval limits for transactions.

#### Setting Online Banking authority levels

This allows you to control who can access your Online Banking and what actions the users are allowed to perform.

You may need to check with your Head Office or Regional Office how many people are required to make payments. For example, this may be two.

Please note that any request to reduce the number of people involved in payments that is below the minimum amount stipulated by your Head Office will not be actioned.

#### Specifying approval limits for transactions

##### (Relevant to Online Banking administrators only)

This allows you to set limits on how much money can be transferred or approved by different users. Let us know how many users should be involved in payments over an amount you specify. You can decide whether this applies to:

- internal transfers (i.e. when you are making transfers among your Unity bank accounts);
- external payments (when you are making payments outside of Unity) or both.

You are also able to specify the named individuals who need to be involved in these transactions.

# Activate your Online Banking for the first time

You will receive your Online Banking credentials in the post. Your next step is to activate your Online Banking.

- Go to [www.unity.co.uk](http://www.unity.co.uk) and click on the 'Login' button in the top right corner.
- Enter your temporary username and when prompted, your temporary password. You'll find these in the registration details letter that we sent you when you registered.
- Enter your date of birth and the memorable name/word (input while completing the application form). Please note that both the temporary password and memorable name are case-sensitive.
- Follow the on-screen steps to complete the Strong Customer Authentication (SCA) process.
- You'll now be asked to set a PIN and password.
- Finally, you'll need to verify your email address. You'll be asked to enter your email address (not a shared or group email) so we can send you a confirmation link. This link must be used to confirm your email address within 24 hours. If the link expires, log in to Online Banking and follow the prompts to request a new confirmation link. (If you experience any problems, please call us on **0345 245 0020**).
- You're now ready to log in and start using your new online account.



**You'll need your original registration details letter to complete this process.**

If you've lost your registration details or haven't received them in the post, please contact us immediately on **0345 245 0020**.\*

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are charged at local rate.

Watch our video tutorial to help you log in to Online Banking  
[www.unity.co.uk/tutorials](http://www.unity.co.uk/tutorials)



## Common mistakes to avoid

- Ensure you have the memorable name/word (created during your application process) to complete your first login.
- Confirm your email address within 24 hours of receiving the confirmation link by email.

# Log in to Online Banking

You can access Online Banking by visiting [www.unity.co.uk](http://www.unity.co.uk), and clicking on the 'Login' button in the top right corner.



## Enter your username

Enter your username into the username field and click continue. (Remember, your username is unique to you so keep it safe.)



## Enter your password

After you click continue, enter your case-sensitive password.



## Enter your PIN

Then, enter the 2 requested numbers from your PIN (personal identification number).



## Reset option

If you experience any issues with your password or PIN, you can reset them by clicking the reset option to the right of both input fields. Once all information is correctly entered you will be directed to your personal homepage. If you experience any problems, please call us on **0345 245 0020**\*. For more information on how to log in or to reset your password or PIN, watch our tutorials here [www.unity.co.uk/tutorials](http://www.unity.co.uk/tutorials).



## Top tip

Save the login page as a favourite to easily find it next time you want to log in.

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are charged at local rate.



## Section 2

# Getting the most from your Online Banking



Online Banking allows you to manage your accounts safely and easily. This means you can bank safely, anytime, anywhere.

With Online Banking, you can complete a number of banking tasks, including:

### Viewing your accounts

This allows you to see the account(s) that you will be on and have been granted access to. You can select an account to see bank account details such as account number and transaction history.

### Adding a beneficiary

Adding a beneficiary to your account means that you can save a recipient's details so you can easily send money to them in the future.

### Authorising one or more items

If you have permission to authorise transactions, you can use the authorisation section of Online Banking, to either approve or reject transactions.

### Creating a standing order

You can set up a standing order, which is a regular payment of the same amount that's paid on a specified date. It allows the bank to take money regularly from your account to pay another account.

### Making a Bulk Faster Payment

This allows you to process high volumes of regular payments to multiple beneficiaries. You can pay up to 100 beneficiaries in one go.

### Linking to a third-party provider

If you want to link your Unity bank account to a third party provider (TPP) you can do this through Online Banking. This means you can see multiple accounts all in one place and manage your money easily.

### Linking Unity accounts to the Token App

Using the Token app, you can link your Unity accounts, via open banking, to other applications, such as accountancy software.

 View our video tutorials here  
[www.unity.co.uk/tutorials](http://www.unity.co.uk/tutorials)





# Other useful features of Online Banking

## Viewing your statements online

With your online statements, you can store records securely online, reduce paperwork, and access them anytime for reporting and audits – quickly and hassle-free.



### Register for online statements

Simply log on to Online Banking and select 'Go paperless' from the 'Statements' menu.



### View and download

View and download your account statements directly from the 'Statements' menu within Online Banking.

## Viewing account signatories

As an admin in Online Banking, this feature allows you to view account signatories or Internet Banking users and their respective authority levels. Simply log on to Online Banking and click on the 'People' tab in the top menu.



For further support, refer to our Online Banking FAQs here [www.unity.co.uk/online-banking-faqs](http://www.unity.co.uk/online-banking-faqs)



**New to Online Banking?**  
Explore the features with our quick virtual tour.  
[www.unity.co.uk/online-banking](http://www.unity.co.uk/online-banking)

## Section 3

# Making changes to your account

## Update your signatory list

### Add, update, or remove signatories

It's important to keep your account's signatory list up to date. This ensures only authorised individuals can access or manage funds on your account. To help protect you from fraud, we would recommend that there are always a minimum of two signatories on your account. Follow these steps to update your signatory list:

**1. Complete the Account Management form, which can be found here at [www.unity.co.uk/update-your-account-details](http://www.unity.co.uk/update-your-account-details). The form must be submitted by one of the following:**

- The current Key Contact / Primary Business Contact.
- A new trade union official who will be set up for account access.

**2. Information you'll need to provide about new signatories:**

- Full name.
- Personal addresses (current and any address from the past 3 years).
- Contact details (email and phone number).
- Date of birth and nationality.
- Position in the organisation.

### 3. Signatures required:

- After completing the form online, a submission form will be generated.
- Print and sign the form using black ink. (We can't yet accept electronic signatures. However, we're actively working to make this process fully digital for our customers.)
- Page 1: Section two of the submission form must be signed using black ink. The form must be signed by authorised signatories in accordance with your current bank mandate, which specifies the number of people required to sign cheques or approve changes to your accounts.
- Page 2: Section three of the form includes spaces for new or updated signatories to sign.
- The forms can be scanned and attached to the online application, or emailed to us at the address on the form. These can also be posted.

### 4. What happens next?

- After you submit your application and required documents, please allow us 10-14 working days to complete your request.
- You'll receive confirmation via email once the application is completed. (This will be sent to the person who submitted the application.)



#### Common mistakes to avoid

The form must be printed and signed by:

- The same number of signatories required for signing cheques or approving changes in your organisation. If the number of signatories is insufficient (e.g. some of them are not available to sign your application), please contact your Head or Regional Office for an authority letter. The letter should quote the six-digit application reference number and authorise the changes that are being requested.
- And any new signatories who are being set up for access to your bank account.

Before submitting, double-check that all required documents are accurate.

## Updating your contact details

### You can request other updates to your account, including:

- **Updating Key Contact details:** Keep your information up to date.
- **Updating personal details:** Modify personal details for a signatory or Internet Banking user.
- **Request your updates** by completing our Account Management form here [www.unity.co.uk/update-your-account-details/](http://www.unity.co.uk/update-your-account-details/).



# Account Management form

When completing our Account Management form, use our visual guide to ensure you provide the right information in the right place.

Find the form here: [www.unity.co.uk/update-your-account-details](http://www.unity.co.uk/update-your-account-details)

## 1 Change organisation name

To be used to update the registered name only. Change in legal status will require a new account. (However, the change in legal status does not normally apply to trade unions.)

## 2 Update key contact

To be used for a new key contact to be added – this can include signatory permissions and internet banking permissions. NOTE – all correspondence will be sent to this address.

## 3 Add individuals

To be used for NEW individuals who are not associated with the account currently in any capacity – this can include signatory permissions and internet banking permissions.

## 4 Remove individuals

To be used for removal of a signatory, internet user or all access. NOTE – if removing key contact, also need to click 'Update key contact'.

## 5 Update individuals

To be used for existing individuals - updating personal information, add as a signatory and/or add as an internet user.

## 6 Signing authority and statement preference

To be used to update the account signing authority and/or statement preferences for online/paper. NOTE – not required if updating an individual's signing authority.

## 7 Internet banking authority levels

To be used to update the organisation's internet banking levels e.g. dual/triple and payment limits e.g. amount per banking level. Includes administrator details. NOTE – not required if updating an individual's internet authority.

# Useful terminology

Account balance	How much money is currently available.
Beneficiary	An individual or organisation that receives money, properties or valuable items.
Cleared funds	The amount of money in an account available to access.
Credit	The ability to borrow money with the understanding it'll be paid back later.
Debit	Monies being paid out of a particular account.
Direct debit	A direct debit lets your bank know that businesses and services can take money from your account on a set date. People use Direct Debits to pay monthly bills and make one-off payments.
External transfer	When you are making payments outside of Unity.
Financial Ombudsman Service	A free financial complaints service supporting individuals, small businesses and charities.
Internal transfer	When you are making transfers among your Unity bank accounts.
Pending transactions	Payments or transfers that haven't been fully processed yet.
Signatory or Mandate	A person in your business who is authorised to manage your bank account.
Signed in accordance with your current bank mandate	A signing arrangement that must be signed by the account's authorised signatories.
Signing instructions	Signing instructions tell us how many people are needed to approve changes to your accounts.
Standing order	A regular payment of the same amount that's paid on a specified date. It allows the bank to take money regularly from your account to pay another account.

# Get in touch

If you have any questions or need any help, please get in touch with Unity Trust Bank.



Call our dedicated, UK-based, Trade Union Customer Experience team  
**0345 245 0020\***



Email us  
**us@unity.co.uk**



Visit us  
**www.unity.co.uk/union-hub**

## Meet our union Relationship Managers



**Richard Rose**  
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07519 376 009

\*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are charged at local rate. Calls may be monitored and recorded for training, quality and security purposes.



Unity Trust Bank plc ('the Bank') is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Bank is entered in the Financial Services Register number 204570. Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Registered office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. U1026\_0325

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[www.unity.co.uk](https://www.unity.co.uk)

