

# Deposit Account Product Range

## Interest Rate Comparison

The following products are on-sale and available to customers:

Product	Date	Gross Rate*	AER**
<b>Business Current Accounts</b>	<b>May 2023</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Instant Access Account</b>	<b>August 2023</b>	<b>2.75%</b>	<b>2.77%</b>
	June 2023	2.60%	2.62%
	May 2023	2.30%	2.31%
	March 2023	2.15%	2.16%
	February 2023	2.00%	2.01%
	December 2022	1.70%	1.71%
	November 2022	1.40%	1.40%
	September 2022	0.95%	0.95%
	August 2022	0.65%	0.65%
	June 2022	0.45%	0.45%
<b>30 Day Term Deposit Account</b> £85,000+	<b>August 2023</b>	<b>2.96%</b>	<b>2.96%</b>
	June 2023	2.81%	2.81%
	May 2023	2.51%	2.51%
	March 2023	2.36%	2.36%
	February 2023	2.21%	2.21%
	December 2022	1.91%	1.91%
	November 2022	1.61%	1.62%
	September 2022	1.16%	1.17%
	August 2022	0.86%	0.86%
	June 2022	0.66%	0.66%

Early withdrawal penalties apply.

\* 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

# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

Product	Date	Gross Rate*	AER**
<b>90 Day Term Deposit Account</b> £85,000 - £10,000,000	<b>December 2023</b>	<b>3.06%</b>	<b>3.06%</b>
	August 2023	2.96%	2.96%
	June 2023	2.81%	2.81%
	May 2023	2.51%	2.51%
	March 2023	2.36%	2.36%
	February 2023	2.21%	2.21%
	December 2022	1.91%	1.91%
	November 2022	1.61%	1.62%
	October 2022	1.16%	1.17%
	August 2022	0.86%	0.86%
<b>90 Day Term Deposit Account</b> £10,000,000+	<b>December 2023</b>	<b>3.16%</b>	<b>3.16%</b>
	August 2023	3.03%	3.03%
	June 2023	2.88%	2.88%
	May 2023	2.58%	2.58%
	March 2023	2.43%	2.43%
	February 2023	2.28%	2.28%
	December 2022	1.98%	1.98%
	November 2022	1.68%	1.69%
	September 2022	1.23%	1.24%
	August 2022	0.93%	0.93%
<b>12 Month Fixed Term Deposit Account</b> £85,000 - £20,000,000	<b>January 2024</b>	<b>4.85%</b>	<b>4.85%</b>
	July 2023	5.00%	5.00%
	June 2023	3.60%	3.60%
<b>24 Month Fixed Term Deposit Account</b> £50,000 - £20,000,000	<b>January 2024</b>	<b>5.10%</b>	<b>5.10%</b>
	July 2023	5.20%	5.20%
	June 2023	3.80%	3.80%

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The following products are off-sale and no longer available to new customers:

Product	Date	Gross Rate*	AER**
<b>90 Day Notice Account</b> £0 - £999,999	<b>August 2023</b>	<b>2.76%</b>	<b>2.78%</b>
	June 2023	2.61%	2.62%
	May 2023	2.31%	2.32%
	March 2023	2.16%	2.17%
	February 2023	2.01%	2.02%
	December 2022	1.71%	1.72%
	November 2022	1.41%	1.41%
	September 2022	0.96%	0.96%
	August 2022	0.66%	0.66%
<b>90 Day Notice Account</b> £1,000,000+	<b>August 2023</b>	<b>2.76%</b>	<b>2.78%</b>
	June 2023	2.61%	2.63%
	May 2023	2.31%	2.32%
	March 2023	2.16%	2.17%
	February 2023	2.01%	2.02%
	December 2022	1.71%	1.72%
	November 2022	1.41%	1.41%
	September 2022	0.96%	0.96%
	August 2022	0.66%	0.66%
	June 2022	0.46%	0.46%
	May 2022	0.36%	0.36%

Early withdrawal penalties apply.

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# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

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**Contact us:**  Call us: 0345 140 1000  Email us: [us@unity.co.uk](mailto:us@unity.co.uk)  Visit us: [www.unity.co.uk](http://www.unity.co.uk)

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