

Key Features

90 Day Term Deposit Account



90 Day Term Deposit Account

This document explains the account:

1. Key features.
2. Provides other important information about our 90 Day Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend saving it and keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

Important Information:

- There is a minimum account opening balance of £85,000.
- There is no access to the funds for the fixed term period.
- You can access our UK-based customer service centre.
- This account is only open to customers holding a Unity current account.
- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

Summary:

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- If eligible, your savings with Unity Trust Bank may be protected by the Financial Services Compensation Scheme up to £85,000.

FSCS Compensation Scheme

It's good to know that your savings may be protected. If eligible, your savings with Unity Trust Bank may be protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

For more information and to find out if you're eligible please visit www.unity.co.uk/fscs/

How it works

| | Instant Access Savings Account | 30 Day Term Deposit | 90 Day Term Deposit (Deposit of £85k -£10m) | 90 Day Term Deposit (Deposit of £10m+) | 6 Month Fixed Term Deposit | 12 Month Fixed Term Deposit | 18 Month Fixed Term Deposit | 24 Month Fixed Term Deposit |
|--------------------------------|--------------------------------|---------------------|---------------------------------------------|----------------------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Interest Rate as of 08/04/2024 | 2.75% | 2.96% | 3.06% | 3.16% | 4.25% | 4.85% | 4.90% | 5.00% |
| Term | – | 30 days | 90 days | 90 days | 6 months | 12 months | 18 months | 24 months |
| Minimum Deposit | None | £85k | £85k | £10m | £85k | £85k | £50k | £50k |
| Maximum Deposit | None | None | £10m | None | £20m | £20m | £20m | £20m |
| Access | Instant | No Access | No Access | No Access | No Access | No Access | No Access | No Access |
| Fixed or Variable | Variable | Fixed for the term | Fixed for the term | Fixed for the term | Fixed for the term | Fixed for the term | Fixed for the term | Fixed for the term |
| Fee | Free | Free | Free | Free | Free | Free | Free | Free |

90 Day Term Deposit Account (continued)

Summary Box

| | | | |
|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|
| Account Name | 90 Day Term Deposit Account | | |
| What is the Interest Rate?* (Effective December 2023) | | Gross Rate** | AER*** |
| | £85k - £10m | 3.06% | 3.06% |
| | £10m + | 3.16% | 3.16% |
| | <p>*Interest rate is the fixed or variable rate of interest earned per year expressed as a percentage and which is subject to terms and conditions, may be varied or withdrawn by the Bank at any time and without notice.</p> <p>** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates pecified by law.</p> <p>*** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year.</p> <p>Interest is credited at the end of the fixed term.</p> | | |
| Can Unity Trust Bank change the interest rate? | The interest rate is fixed for the term. | | |
| What would the estimated balance be after 90 days based on a £85,000 deposit? | A deposit of £85,000 at an annual Gross Rate of 3.06% (fixed) would generate an estimated balance of £85,641 after 90 days. This is for illustrative purposes only. Please note that this account has a step interest rate depending on the value of deposits, please see previous page for example of interest rates. | | |
| How do I open the account? | <ul style="list-style-type: none"> To open an account you'll need to complete and sign the application form from here. The letter will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: Customers Account Team, PO Box 7193, Planetary Road, Willenhall, WV1 9DG or emailed to us@unity.co.uk | | |

Summary Box

What is the minimum criteria to open an account?

- To open an account, you must be a UK-based organisation.
- All applications are subject to standard screening and eligibility criteria.
- There is a minimum account opening balance of £85k.
- There is no maximum account opening balance for £10m+ accounts. For accounts less than £10m, the maximum account opening balance is £10m

How do I manage the account?

- This account is not designed for transactional banking, it cannot be used to make payments. To withdraw available funds you will need to transfer to another account.

When can I access my funds?

- Withdrawals cannot be made from the account. At the end of the term you can transfer to a different account.

Additional Information

- At maturity, you can request to transfer your funds into a new Savings Account, Term Deposit or to another account of your choice (subject to any specific account terms and conditions). If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your nominated bank account.

Key Features

Using your account

| Service | Summary Definition |
|--------------------------------|-------------------------------------------------------------------------------------------|
| Online Banking | Term deposits can be viewed and accessed through Online Banking. |
| Customer Service Centre | All customers can access our UK-based contact centre. Please call us on 0345 140 1000. |

Further Information

All Business Savings Accounts are subject to status and [Terms and Conditions apply](#).

[Get in touch](#) to find out more about applying for a Business Savings Account.

Go Paperless!

You can choose to receive online statements and we'll notify you by email or SMS when they're available. Contact us to switch to paperless statements.



Contact us: 📞 Call us: 0345 140 1000 ✉️ Email us: us@unity.co.uk 🌐 Visit us: www.unity.co.uk

General Information



This information is available to you at any time on our website.
Please read this important information carefully and retain it for future reference.

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:

| | |
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| 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 at: 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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For Businesses. For Communities. For Good.

www.unity.co.uk