

Deposit Account Product Range

Interest Rate Comparison

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

Product	Date	Gross Rate*	AER**
Business Current Accounts	May 2023	0.00%	0.00%
Instant Access Account	August 2023	2.75%	2.77%
	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%
30 Day Term Deposit Account £100,000+	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%
	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**
90 Day Term Deposit Account £100,000 - £10,000,000	August 2023	2.96%	2.66%
	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%
	June 2022	0.66%	0.66%
90 Day Term Deposit Account £10,000,000+	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%
	June 2022	0.73%	0.73%
12 Month Fixed Term Deposit Account	July 2023	5.00%	5.00%
	June 2023	3.60%	3.60%
	December 2022	2.90%	2.90%
24 Month Fixed Term Deposit Account	July 2023	5.20%	5.20%
	June 2023	3.80%	3.80%
	December 2022	3.10%	3.10%

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

Product	Date	Gross Rate*	AER**
90 Day Notice Account £0 - £999,999	August 2023	2.76%	2.78%
	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%
90 Day Notice Account £1,000,000+	August 2023	2.76%	2.78%
	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.

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

^Our call centre will be open Monday to Friday 9.00am-4pm with the exception of Thursday which will be open 9.30am-5pm. Calls are charged at local rate. Unity Trust Bank plc 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: Unity Trust Bank, Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124.