

Standard Service Tariff

Effective from 5 June 2023

Standard Service Tariff

Unity Business Current Account

| Unity Tier 1 Current Account** | |
|--------------------------------|-------------------------|
| Turnover per annum* | Under £100k |
| Fee | £6 per month |
| Charged | Monthly |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

| Unity Tier 2 Current Account | |
|------------------------------|--|
| Turnover per annum* | £100k – £2m |
| Fee | £6 per month plus 15p per individual transaction |
| Charged | Monthly |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

| Unity Tier 3 Current Account | |
|------------------------------|-------------------------|
| Turnover per annum* | £2m+ |
| Fee | £6 per month*** |
| Charged | Monthly |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

| Unity Custom Account**** | |
|--------------------------|-------------------------|
| Turnover per annum* | £2m+ |
| Fee | Negotiated |
| Charged | Negotiated |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

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

**May also be used as a loan servicing account.

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

****No longer available for new to bank customers.

We may charge for services which aren't set out in our Standard Service Tariff but we'll always tell you how much they'll be and check you're happy to pay them before we provide the service.

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Additional Charges

| Tariff of Charges | |
|--|---|
| Audit letter | £29.17 [^] |
| Bank originated bill payment | £15.00 |
| Bankers draft/cheque | £15.00 |
| Bankers reference/status enquiry | £12.50 [^] |
| Certificate of balance | £12.50 [^] |
| CHAPS payment | £28.00 |
| Copy cheque/deposit slip (per item) | £6.00 |
| Copy statement (per statement) | £8.00 |
| Special presentation <small>(Special presentation allows you to know with certainty whether a cheque will clear or not)</small> | £15.00 |
| Stop cheque by phone | £15.00 |
| by internet banking | £8.00 |
| Trace missing funds <small>(This is to trace a payment made by you to an incorrect account)</small> | £25.00 |
| Unarranged overdraft letter <small>(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)</small> | £10.00 |
| Unarranged overdraft rate | Nominal rate 25% EAR* (Equivalent Annual Rate) 28.39% |
| Unpaid cheque in <small>(Where drawer's bank has returned a cheque unpaid, which you had previously deposited)</small> | £6.00 |
| Unpaid items out (per item) | £15.00, up to a maximum of £45.00 in any one day |

[^] plus VAT

*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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Additional Charges

Paying in cash to your account

You can pay into your account by cash or cheques at NatWest (England and Wales), Ulster (Northern Ireland) and RBS (Scotland).

| | |
|-----------------------------------|--|
| Cash paid per £100.00 | Cash paid in at Bank Counters 50p* Cash paid in at Post Office 60p* |
| Cheque collected, per item | 30p** |

*Cash paid in per £100 or part thereof, for each payment calculated monthly and charged quarterly.

Applies to all Instant Access Savings accounts and Current Accounts unless your account turnover is below £100k per annum, on our fixed £6 per month tariff and you pay in less than £1,500 cash or 15 cheques per month.

If you exceed the total amount of free cash paid in (£1,500) and/or the total number of free cheques (15) paid per month, the charges will apply on the whole cash amount and/or all cheques paid in during that month.

**Cheques can be deposited at Bank Counters or via our Freepost service.

Reconciliation Service

This service gives customers the ability to reconcile receipts and payments by automated means.

| | |
|---|---------------------|
| Internet download set-up | £100.00 per account |
| Re-creation of internet download | £10.00 |
| Daily internet download | £62.50 per quarter |
| Weekly internet download | £25.00 |
| Monthly internet download | £12.50 |

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Additional Services

| Bacstel IP - Set up Costs | |
|---|-----------------|
| Bacstel IP set up costs are set by NatWest. | |
| SUN | £200.00 |
| AUDDIS | £200.00 |
| Paperless Direct Debit | £200.00 |
| New Smart Card* | £85.00 per card |
| Smart Card reader and software | £35.00 |
| HSM certificate* | £1,100.00 |

| Bacstel Transaction Costs - Standard | |
|---------------------------------------|---------|
| Per transaction | 14p** |
| File (Per file) | £8.00 |
| Exceeding agreed credit limit | £100.00 |
| Transfer of sponsorship | £100.00 |
| File extractions/ Stop/Reinput | £195.00 |
| Recall Bacs payment | £20.00 |
| File referral | £45.00 |

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

**These 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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Additional Services

| Unity e-Payments | | |
|--------------------------------------|----------|----------|
| | Tariff 1 | Tariff 2 |
| Set up* | £300.00 | £300.00 |
| Template | £125.00 | £125.00 |
| Monthly charge** | £12.00 | £28.00 |
| Transaction per item*** | 48p | 25.2p |
| File submissions (per file) | £2.75 | £2.75 |
| Exceeding agreed credit limit | £100.00 | £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 |

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

**All prices include three SUN and six users

***This 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.

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Additional Services

Bulk Faster Payments

| | |
|------------------------|----------------------|
| Transaction fee | *30p per transaction |
|------------------------|----------------------|

*Negotiable as part of the T3 Account tariff.

MultiPay 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 |

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Additional Services

| Foreign Service Charges | | |
|---|---------|---------|
| Foreign cheque | Minimum | Maximum |
| 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)* | £24.00 | |

*Commission fees may also be payable per transaction.

Important information about Unity Foreign Services

- All foreign payments and transactions are undertaken for us by third party agents, and the type of foreign service will determine which agent we use. The fee shown includes their charge for providing the service in addition to our charge for processing your request. This fee will be debited to your account as a separate item.
- Your account with Unity will be debited with the sterling equivalent of your foreign transfer, together with any associated fees, on the day we process your request.
- From time to time there may be additional charges made by foreign banks, relating to foreign payments, over which we have no control. These may be passed onto you when advised to us. We will notify you of the charges before we debit your account.

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

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