

Empowering Trade Unions

Banking for a stronger future

unity trust
bank 



Our commitment to trade unions

Unity Trust Bank has a long and proud relationship with trade unions.



Trusted by unions

Over 90% of TUC-affiliated unions bank with us.



Dedicated customer support

Our union Relationship Managers understand how your organisation works. We have a dedicated, UK-based, Trade Union Customer Experience team, ready to help you.



Making an impact

We use deposits that come from trade unions to benefit communities across the UK.

We are committed to working together so that we can make a positive impact and improve the lives of communities.

Our history with trade unions

Key milestones

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.

1984

Unity was founded jointly by trade unions and the Co-operative Bank.

1987

Unity received a full banking licence from the Bank of England.

2015

Unity became fully independent, owned by major trade unions.

2025

Unity is now a successful standalone bank and 70 percent trade union-owned.



Dedicated union support services

We're dedicated to delivering exceptional service to our trade union customers.



Our union Relationship Managers

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



0345 245 0020

Our dedicated, UK-based, Trade Union Customer Experience team is on hand to help.



Union Hub

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

- **Tutorials**
Useful tutorials to help you complete common banking tasks.
- **Online Banking FAQs**
Access our most frequently asked questions.
- **Make changes to your account**
Change a mandate, register for Online Banking or update your contact details.



Our impact in 2025

Our aim is to be the bank of choice for all socially-minded organisations in the UK.

In 2025, we supported impact-driven organisations with the following:



Total lending over
£1.1 billion
in 2025



£144 million
growth in deposits
took our banking
and deposit services
to £1.9bn



53.7%
of lending to high
deprivation areas



87%
of our customers said
they were 'satisfied' or
'extremely satisfied'
with our services

£100 million
We launched our
£100 million Green
Tariff for loans to
support customers
on the transition
to Net Zero



11,320+
values-aligned
customers

UN Sustainable Development Goals in 2025

Every loan we approve contributes to one or more of the UN Sustainable Development Goals (SDGs) alongside a wider framework to assess positive impact. In 2025, we continued using the SDGs as one of the impact frameworks for our strategy.



42.7%

UN SDG 3 Good Health & Wellbeing
Delivering health services to all



29.3%

UN SDG 11 Sustainable Cities & Communities
Providing affordable, sustainable and quality housing in the UK



10.6%

UN SDG 1 No Poverty
Supporting initiatives to reduce poverty



8.4%

UN SDG 8 Decent Work & Economic Growth
Supporting organisations building inclusive growth and good jobs



6.8%

UN SDG 4 Quality Education
Increasing education spaces for those most in need



2.0%

UN SDG 9 Industry, Innovation and Infrastructure
Driving innovation and infrastructure development





0.3%
of commitment


Our lending directly contributed to
9 out of 17
UN SDGs.


Key outcome areas

In 2025, Unity continued to work with impact-driven organisations across the UK. This work has enabled Unity to support the delivery of a range of benefits to diverse communities with different needs, especially in areas of high deprivation.


 **670**
Day care spaces

 **2,084**
People in supported housing


 **1,330**
Education spaces

 **1,625**
Bed spaces created and renovated

 **5,296**
Jobs supported, created and/or protected

 **3m+**
Prescriptions supported by pharmacies

 **£6.3m**
invested in 14 Local Climate Bonds

 **736**
Accommodation and housing supported to decarbonise

We aim to be the leading UK social impact bank, supporting organisations that deliver social, economic, and environmental impact:

Social Impact

In the UK, supporting the housing, health and wellbeing sectors is a direct way to tackle the impacts of poverty in communities.

Environmental Impact

To deliver healthy, thriving and sustainable communities, organisations need to support the transition to a resilient low carbon economy.



Economic Impact

Inclusive economic growth is essential to a resilient economy.



Trades Union Congress

Unity supports Heat Workforce Planning Project to create high-quality jobs as the UK transitions to a low carbon future

Deposit Customer	 
Region: Greater London HQ and Nationwide presence	

The TUC has secured £25,000 funding from Unity to support a project aimed at futureproofing hundreds of thousands of jobs in the clean energy sector.

The Government’s £15 billion Warm Homes Plan intends to upgrade five million homes by 2030 to lower energy bills and tackle fuel poverty. This will require quality jobs supporting an inclusive transition to Net Zero.

The TUC believes that the workforce needed to deliver cleaner heating and retrofit programmes will only materialise if plans are put in place to grow and upskill the current

workforce, and a concerted effort is felt across the industry to make jobs better.

In collaboration with unions, industry and the Department for Energy Security & Net Zero, the TUC has launched a Warm Homes Plan Workforce Taskforce.

Sam Perry, Project Officer at the TUC, said: “This taskforce is the core element of our Project. It’s to ensure job quality throughout the delivery of the Warm Homes Plan.

“We need to reorientate the existing energy industry to take up this new demand.



“We’re pushing for a Fair Work Charter for the clean heat sector. This will include upskilling, training and transition planning, so that the workers are secure in their employment.”

Sam added: “External funding for research projects is very important for us.

“Unity is very aligned in what we’re doing because it’s about social responsibility, good health outcomes and good community outcomes.

“This is more than a funding partnership though. We will be sharing resources.

Unity has a lot of customers who are engaged in this work and have the knowledge and best practice which will be useful to us.”

The Laudes Foundation has also provided funding for the project.

“This is more than a funding partnership”

Sam Perry
Project Officer, TUC

Products and Services

We provide day-to-day banking products and services that are designed to meet the individual needs of our customers.



Current Accounts

Our current accounts have been designed to support your daily banking needs.

Unity offers two types of current accounts based on the annual turnover of your organisation.

	T1	T2
Annual turnover	Under £100k	£100k - £2m

Customers with a turnover exceeding £2 million should speak to a Relationship Manager to discuss appropriate product options.

Key features

- 24/7 Online Banking – fast, secure and easy to use
- UK-based Call Centre
- Choose online or paper statements
- Cheque book and paying-in book (upon request)
- Stay secure – single, dual and triple authorisation of payments available through online banking
- Paying in cash only at your local Post Office
- Paying in cash & cheques at your local NatWest, RBS and Ulster Bank branches

[Find out more & view fees](#)

Savings Accounts

Our Savings Accounts allow your business to earn interest from your savings and make a real difference to society.

Our Savings Accounts offer a range of term options.

	Minimum deposit
Instant Access	None required
12 Month Fixed Term	£85k*
30 Day Deposit	£85k*
90 Day Deposit	£85k*
6 Month Fixed Term	£85k*
32 Day Notice Account	None required
95 Day Notice Account	None required

*correct as of 12.11.2025

Please note, that these accounts are not designed for transactional banking – they cannot be used to make payments through Internet Banking and to withdraw available funds you will need to request a transfer to an internal or external account.

[View rates](#)

Corporate Purchasing Card

We have partnered with Lloyds Bank to bring you the Unity Corporate Purchasing Card – a charge card designed for our customers.

The card comes with a range of features allowing your organisation greater visibility of spend across all cardholders:

Flexibility and control over spend

- Set limits on transactions and spend
- Tailor cardholder spend based on goods and services
- Block spend on specific merchant categories at cardholder level

Online account management

- View online statements
- Extract transactional data
- Access and amend card restrictions
- Update personal details online
- Control user access

[Find out more & view fees](#)

Bulk Faster Payments

Our Bulk Faster Payments service allows you to process multiple payments through your Online Banking account.

This can help you save time processing high volumes of regular payments, such as expenses or wages.

- Streamline your payments with Bulk Faster Payments
- Reduce admin time: Make up to 100 payments in one go – no need to process payments individually
- Send payments quickly: Bulk Faster Payments are typically received on the same working day. Plan ahead: Schedule your payments up to 12 months in advance of the payment date
- Secure: Payment requests can be set up to require single, double, or triple authority approval, depending on your business needs

Log into your Online Banking account and select 'Register for Bulk Faster Payments' from the Payments hub page. Please note that you must be an Online Banking administrator for your organisation to register.

[Find out more & view fees](#)

Bacs Payments

Unity offers direct Bacs submission services and a Bacs Bureau service called Unity e-Payments.

Unity e-Payments online service provides a range of time-saving, cost-effective Bacs payment options. It allows you to make and receive regular payments via a simple solution, with no need for complex software installations.

Cost-effective and time-saving payment solution

- Easy access: Flexible, 24/7, multi-user access
- Save time and money: No form-filling with all payment files submitted online
- Enhanced security: Keep your account and reports secure with sort code and account number validation

[Find out more & view fees](#)

Encashment Facility

Paying in cash and cheques

To pay cash into your account, you can either go to your local Post Office, NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland) branch with a paying-in slip. To pay cash (maximum value of £5,000 per transaction) and cheques (maximum quantity of 149 cheques per paying in slip) into your account there is no need to set up an arrangement.

Withdrawing cash

You can withdraw cash from your account by setting up an encashment facility at your local NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland) branch. You need to have a withdrawal limit approved by us by completing our Encashment Facility form.

[Find out more](#)

Accreditations

For over 40 years Unity is proud to have been awarded several accreditations in recognition of the continuous work we do to positively impact our people and society.

FitchRatings

Investment grade credit rating: BBB-

In 2025, we were awarded an investment-grade credit rating by global rating agency, Fitch Ratings. This rating is a powerful endorsement of the strong financial performance of the bank. As a regulated bank focused on social impact, we offer customers a trusted and purpose-led place to deposit their money.



Meet our union Relationship Managers



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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



www.unity.co.uk



Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. 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. Calls may be monitored and recorded for training, quality and security purposes U1354_0326