

Unity User Guide

Local Councils

April 2026



Contents

A bespoke guide for Local Councils, providing all the information you need, in one place.

For Businesses.
For Communities.
For Good.

In this document, you will find lots of useful information, learning resources and step-by-step guides to help you make the most of our services.

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Welcome to Unity Trust Bank

We're excited to have you onboard.
This guide will help you get started with Unity.

Whether you're looking to move your banking to us, open additional accounts, or need further information to make changes to existing accounts, we're committed to providing a great service to our local councils.

Unity Trust Bank supports local councils, local council associations and association branches. All of whom share our mission of wanting to create a better society by providing a range of services to meet the needs of our local communities and improve people's lives.

Our dedicated Public & Third Sectors Team has a number of local council specialists on hand. They also offer a dedicated local councils inbox to support any complex queries or non-transactional issues you may have. The team are available to guide new customers through the transition process.

We're here to help. Here are some useful contact details.



Public & Third Sectors Team

Your dedicated team, which understands the sector and structure of local councils, is available to support you: localcouncils@unity.co.uk



0345 1401 000*

Call our UK-based Customer Experience Team for all day-to-day transactional queries on the number above.



Local Councils website

Online support, where you can quickly find the information you need to manage your finances effectively.

www.unity.co.uk/sectors/local-councils

*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.

Section 1

Opening a Unity bank account and requesting access to Online Banking

This guide provides useful information to help you progress an application for a new or additional bank account with Unity Trust Bank.

If your turnover exceeds £2m or if you require a call to discuss the solutions/products available to councils (or your future requirements), please contact the Public & Third Sectors team by email: localcouncils@unity.co.uk before submitting your application. We can arrange a call to discuss your additional needs, so that everything is in place from day one.

You can request access to Online Banking at the account opening stage.

Documents you'll need:

- Balance sheet total and annual budget or latest AGAR Report (showing income/expenditure)
- Information about organisation, e.g. number of employees / volunteers, activities
- Last six months' bank statements for the Council
- Governing documents:
 - Rules/Standing Orders
 - Minutes from the last meeting held (on Council letterhead)

- Personal details of individuals (e.g. key contact, signatories, Online Banking users):
 - Their full name
 - Date of birth
 - Nationality
 - Current home address (plus previous address(es) if they have moved within last 3 years)
 - Mobile telephone number and email address for each official(If a council has a Mayor in role, they will need to be included as a 'linked individual' if not already included as a signatory or Online Banking user).

Need-to-Know

It is recommended that Online Banking users add mobile numbers rather than landlines (if they have them). This is to take advantage of the SMS text verification service. If no mobile is available, a personal landline number should be provided (rather than an office based one) so that the normal verification process can be used.

Memorable word

- A unique, memorable word is required for each user – it will be used only during the initial login.
- It can be between 3 and 23 characters.
- Please make the user aware of the word which has been set up for them – they cannot log in without it.
- The memorable word is a security feature which helps us safely identify Online Banking users.

Identity checks are carried out automatically when the application form is submitted. Please ensure **full legal names** are inserted in the application. If electronic identity searches are unsuccessful for any individual listed on the application form, customers are notified of this in the follow-up email, when they are requested to print and sign the form. Additional proof of identity and residence will then be requested.

Full details here: www.unity.co.uk/identity

Current Account Switch Service

If you would like to know more about the Current Account Switch (CASS) Guarantee, please take a look at their website: www.currentaccountswitch.co.uk

This service transfers payments (e.g. direct debits and incoming payments) from your old account to your new one. It does require all mandates to be identical for this switch to work. It can be completed at the time of account opening or retrospectively.

There are two different types of CASS available:

Full Switch – where all regular payments are transferred across from the old account to the new one, and the old account is subsequently closed permanently.

Partial Switch – where selected regular payments are transferred across from the old account to the new one, and the old account remains open until you decide to close this manually.

Key roles and responsibilities

Key Contact

The Clerk/RFO or the person who takes responsibility for overseeing the administration of the bank account(s) is normally deemed to be the Key Contact.

A Key Contact would usually be able to set up payments for other nominated persons to approve (depending on the permissions agreed by their respective Council).

Signatories

Signatories are defined as officials who will do the following:

- Sign cheques
- Advise us about any changes to the organisation or officials/users (Account Change management/Mandate change/Sign off account opening documents)

As part of the application process, we will need you to confirm the number of signatories you would like on the account, and a specimen signature will be required for each.

Important

A CASS cannot proceed unless the mandate on the old bank account exactly mirrors the mandate proposed for the new account (i.e. account name, all officials, signatories and signing arrangements must be identical). If this is not the case, please contact the team at the email below to discuss options.

If you'd like assistance or guidance, email the team: localcouncils@unity.co.uk

Action Required: Removing an auto-sweep (or auto-transfer/activmoney) feature is generally required before initiating a full Current Account Switch to ensure all funds and direct debits transfer correctly. It is a separate process that must be managed with your old bank before the switch initiates.

We recommend that they keep a record of all specimen signatures you provide to us, so that you can refer back to this and reduce the risk of requests not being accepted due to a mismatch/variance at a later date, particularly where a differing signature is used for work purposes. Even if you have a rule for two signatories, it is advisable to have a few extra set up as a contingency.

Online Banking roles and permissions

Online Banking provides a secure and convenient way to manage your banking. Setting Online Banking authority levels allows you to control who can access your Online Banking and what actions the users are allowed to perform. One user can perform different roles – you can select a mix of the following options.

Permission level	What it allows
View	View information, but cannot create transactions. Every Online Banking user must have at least View access.
Submit	Create and submit transactions, such as payments and add new beneficiaries.
Authorise	Authorise transaction requests, such as payments and new beneficiaries.
Administrator	Amend organisation and user payment limits, and register for our bulk payments service.

Need-to-Know

Minimum Online Banking requirements

- At least one person as an Administrator
- At least one person with 'Submit' permissions
- At least one person with 'Authorise' permissions
- Every user needs at least 'View' access as a minimum

Online Banking payment approval rules

(for Administrators access only)

In addition to the person setting up payments, it is necessary to nominate individuals who can approve/authorise payments. You can choose different approval levels for internal transfers (between Unity accounts) and external transfers (to other banks).

Unity offers three choices:

- **Single – One Person** All payments are submitted and authorised by the one (same) individual. This is not recommended.
- **Dual – Two Persons** After payments are submitted, one additional person must authorise it. Minimum recommended.
- **Triple – Three Persons** After payments are submitted, two additional persons must authorise it. Recommended.

Example: If you wish for your submitter to be able to just transfer between internal accounts (from current to deposit and vice-versa) – set them up as a Single Authoriser for **internal transfers only** to enable them to do this.

Custom settings are also available if councils wish to set payment limits for transactions. If required, this can be discussed with the Unity team.

Apply for a Unity Bank account

To open an account and request access to Online Banking, before proceeding to the form, follow the steps below.

- Provide the information listed in the 'Documents you'll need' section (pages 6-7).
- Decide on roles for overall Online Banking access – i.e. View/Submit/Authorise/Administrator.
- Decide on levels of authorisation – Single/Dual/Triple for both internal and external transfers.
- Decide on a memorable word for each user (for initial activation on first login only).
- Ensure a contingency is in place to cover for authorisers/signatories who may become absent.
- Contact the team if you're stuck and need help!

E-mail: localcouncils@unity.co.uk

Useful links

- View our online banking video tutorials here www.unity.co.uk/tutorials
- Check our tips for running your bank account www.unity.co.uk/running-your-account



Apply here - apply.unity.co.uk

What happens next?

Once you have submitted the online application form, you will receive an automated link to download a copy of your application form for signing.

You will also receive a copy of the completed online form and transfer mandate (as applicable).

The submission/application form will need to be:

- Printed and signed by all signatories in black ink (electronic signatures are not acceptable).
- Accompanied by any supporting documentation (as specified in the confirmation email once you've submitted your form).
- Uploaded online via the link provided or scanned and emailed directly to us@unity.co.uk.
- The account will be opened with the correct key contact and signatories in place and an account number allocated. Once this happens, Online Banking password(s) will be issued. Our Unity Experience Team can help with the registration process at that stage, if further assistance is required.

Section 2

Accessing Online Banking



Register for Online Banking

If you didn't request access to Online Banking at the account opening stage or if you wish to add/remove additional individuals to Online Banking, you will need to apply for this by completing the Account Management Change Form, which can be found here www.unity.co.uk/update-your-account-details. See our Change Management Guidance document on pages 24-25 for further help on what to select.

What happens next?

Once your application for Online Banking has been processed, you will receive your login details through the post.

Activate your Online Banking for the first time

You will receive your Online Banking credentials in the post. Your next step is to activate your Online Banking.

- Go to www.unity.co.uk and click on the 'Login' button in the top right corner.
- Enter your temporary username and when prompted, your temporary password. You'll find these in the registration details letter that we sent you when you registered.
- Enter your date of birth and the memorable name/word (input while completing the application form). Please note that both the temporary password and memorable name are case-sensitive.
- Follow the on-screen steps to complete the Strong Customer Authentication (SCA) process.
- You'll now be asked to set a PIN and password.
- Finally, you'll need to verify your email address.

You'll be asked to enter your email address (not a shared or group email) so we can send you a confirmation link.

Need-to-Know

This link must be used to confirm your email address within 10 minutes. If the link expires, log in to Online Banking and follow the prompts to request a new confirmation link. (If you experience any problems, please call us on 0345 1401 000*).

You're now ready to log in and start using your new online account.

You'll need your original registration details letter to complete this process. If you've lost your registration details or haven't received them in the post, please contact us immediately on **0345 1401 000***

*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.

Common mistakes to avoid

- Ensure you have the memorable name/word (created during your application process) to complete your first login.
- Confirm your email address within 10 minutes of receiving the confirmation link by email.

Log in to Online Banking

You can access Online Banking by visiting www.unity.co.uk and clicking on the 'Login' button in the top right corner.



Enter your username

Enter your username into the username field and click continue. (Remember, your username is unique to you, so keep it safe.)



Enter your password

After you click continue, enter your case-sensitive password.



Enter your PIN

Then, enter the 2 requested numbers from your PIN (personal identification number).



Reset option

If you experience any issues with your password or PIN, you can reset them by clicking the reset option to the right of both input fields. Once all information is correctly entered, you will be directed to your personal homepage. If you experience any problems, please call us on **0345 1401 000***

For more information on how to log in or to reset your password or PIN, watch our tutorials here www.unity.co.uk/tutorials.

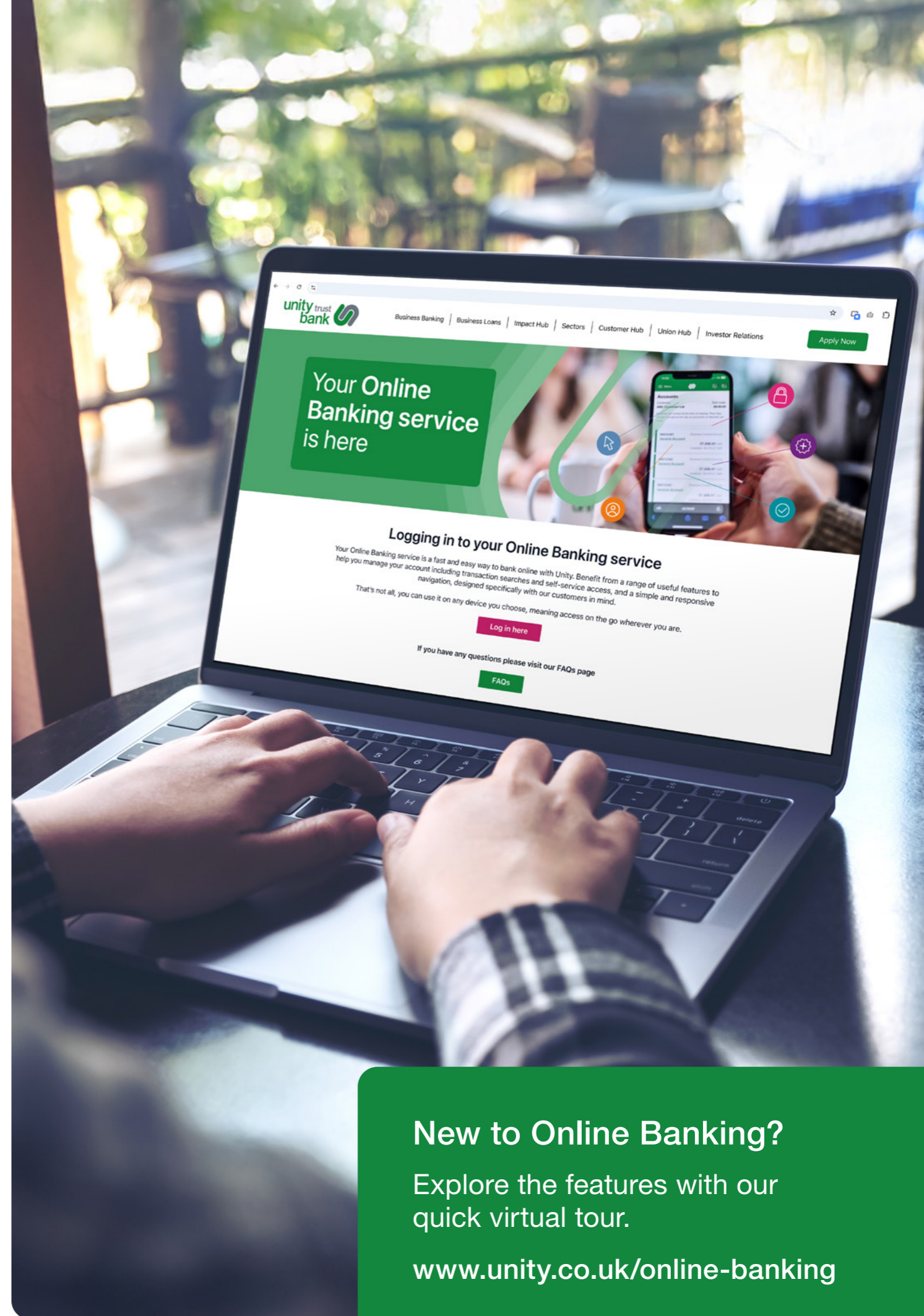
*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. Calls are charged at local rate.



Top Tip

Save login page as a favourite to easily find it next time you want to log in.

Caution: If saving your bank website URL as a favourite, please ensure that all password managers and auto-fill options are disabled; to give added protection against any unauthorised access.



New to Online Banking?

Explore the features with our quick virtual tour.

www.unity.co.uk/online-banking

Section 3

Getting the most from your Online Banking

Online Banking allows you to manage your accounts safely and easily. This means you can bank safely, anytime, anywhere.

With Online Banking, you can complete a number of banking tasks, including:



Viewing your accounts

This allows you to see the account(s) that you will be on and have been granted access to. You can select an account to see bank account details such as account number and transaction history.



Adding a beneficiary

Adding a beneficiary to your account means that you can save a recipient's details so you can easily send money to them in the future.



Authorising one or more items

If you have permission to authorise transactions, you can use the authorisation section of Online Banking, to either approve or reject transactions.



Creating a standing order

You can set up a standing order, which is a regular payment of the same amount that's paid on a specified date. It allows the bank to take money regularly from your account to pay another account.



Making Bulk Faster Payments (if you have registered for this service)

This allows you to process high volumes of regular payments to multiple beneficiaries. You can pay up to 100 beneficiaries in one go.



Linking Unity accounts to the Token App

Using the Token app, you can link your Unity accounts, via open banking, to other applications, such as accountancy software.

Other useful features of Online Banking

Viewing your statements online

With your online statements, you can store records securely online, reduce paperwork, and access them anytime for reporting and audits – quickly and hassle-free.



Registering for online statements

Simply log on to Online Banking and select 'Go paperless' from the 'Statements' menu.




Viewing and downloading your online statements

View and download your account statements directly from the 'Statements' menu within Online Banking, in a choice of different formats. You can access up to 2 years' historic statement information.



Viewing account signatories

As an Administrator in Online Banking, this feature allows you to view account signatories or Online Banking users and their respective authority levels. Simply log on to Online Banking and click on the 'People' tab in the top menu.

 For further support, refer to our Online Banking FAQs here www.unity.co.uk/online-banking-faqs

Section 4

Changing your mandate - amending, updating, removing or adding information

It's important to keep your account's signatory list and information up to date. This ensures only authorised individuals can access or manage funds on your account.

This section will assist with any changes you might need to make to your bank account mandate.



Best Practice for Governance & Controls

Let us know about any changes to names, email addresses, mobile numbers, new arrivals, resignations, etc. – **Managing the change is far easier than managing a crisis.** Mandate changes (Account Management Changes) are being completed on average within 10-14 working days.

When holding elections, plan ahead. Get forms ready in advance so that when elections are completed, and first meetings are minuted to confirm the officials, information can be gathered in readiness. Advise the team if there is an urgency, and we'll do our best to assist.

If you are aware of potential changes before they happen – e.g. someone is leaving in X weeks, consider their signing arrangements/Online Banking access, and minute these potential changes at the next available meeting, so that forms can be submitted on departure, rather than waiting for another meeting post-departure.

Where resignation or staff changes happen suddenly, document these when they occur with a letter of resignation (witnessed) – especially if meetings cannot be held due to non-quorate – as it may cause you problems getting mandates changed if minimal officials remain.

If you are unable to sign in accordance with your mandate for any reason, check the various scenarios within this section. If you still need assistance, contact our Local Councils specialists, and also keep your Association of Local Councils informed, as we will work together to find a solution – Email: localcouncils@unity.co.uk

Top Tips

- Follow the specific scenario guidance that matches your situation.
- Ensure that all changes are made on one mandate form.
- Think about contingency – have you got sufficient officials to operate should any be incapacitated?
- Whilst submitting your form – double check – website/emails/mobiles up to date?
- Remember to have minuted the proposed changes to the mandate at a recent meeting, for audit purposes, and provide a signed copy (two signatories).

Frequently Asked Questions

1 Will a Council need to send in ID/Verification documents for everyone they wish to add?

Once an ACM form is submitted, an automated check will be carried out to electronically verify all individuals. Should any individuals fail the check for any reason, a confirmation email will be sent to the submitter, which will clarify if any additional documents/verification are required.

2 How long will it take to complete the request?

To submit your information online, providing you have everything you need to know, it will take 15 minutes. You may want to allow extra time if you are adding several new individuals. Please note, all fields marked with a red asterisk are required. If you need to exit your submission before it's completed, simply click on 'continue later', and we'll send a link to the email address you provided, so you can continue where you've left off.

- After completing the form online, a submission form will be generated.
- Print and sign the form using black ink.
- The forms can be scanned and attached to the online application or emailed to us at the address on the form. These can also be posted.
- Once you have submitted your application and returned all the required documents, please allow 10-14 working days.

3 What if I can't upload all my documents online?

Additional documents can be sent by email to: us@unity.co.uk.

Please quote the application reference number in all correspondence.

4 What if we have any questions or concerns?

Our Unity Customer Experience Team is on hand from 9am-5pm Monday to Friday (excluding bank and public holidays in England and Wales). Tel: **0345 1401 000***. For more complex queries, our Public & Third Sectors Team can be contacted by email: localcouncils@unity.co.uk

Following feedback from Councils, we have gained the knowledge and understanding that not all scenarios will be the same, and some will be very unique.

The examples below show some of the scenarios you may find when you are making changes. We hope that the information will help make these changes as quick and easy as possible.

Should there be any concerns or further queries, please email: localcouncils@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.



Common Scenarios

Scenario 1 – Most Common

Council needs to change details of Officials (signatories or key contacts) and/or Domain names/Email addresses/Postal addresses (everything is currently in accordance with the existing mandate/ACM form)

- Proceed to complete an Account Management Change (ACM) form on our website: www.unity.co.uk/update-your-account-details

Scenario 2

Council doesn't have an up-to-date Key Contact in place (does not match the existing mandate/ACM form), but needs to make changes.

- Ideally, the Council needs to complete an ACM (Account Change Management) Form with wet signatures from those signatories who are still on the mandate. Link to the ACM form: www.unity.co.uk/update-your-account-details

or

- Provide signed minutes of the Council meeting on letter-headed paper, which details the changes of who has left/taken over. This information will then be cross-referenced with publicly available information, so any of these changes will need to have been updated on public sources first (e.g. Council website).

Scenario 3

Council doesn't have any of the signatories remaining (does not match the existing mandate/ACM form) and needs to make changes.

- Provide signed minutes of the Council meeting on letter-headed paper, which details the changes of who has left/taken over. This information will then be cross-referenced with publicly available information, so any of these changes will need to have been updated on public sources first (e.g. Council website).

Scenario 4

Council doesn't have both the Key Contact and any of the signatories remaining (does not match the existing mandate/ACM form) and needs to make changes.

- Provide signed minutes of Council meeting on letter-headed paper, which details the changes of who has left/taken over. This information will then be cross-referenced with publicly available information, so any of these changes will need to have been updated on public sources first (e.g. Council website).



Account Management form

When completing our Account Management form, use our visual guide to ensure you provide the right information in the right place.

This form allows changes to be made to details we hold for your account.

What would you like to do?

- 1 Change organisation name
- 2 Update key contact
- 3 Add individuals
- 4 Remove individuals
- 5 Update individuals
- 6 Signing authority and statement preferences
- 7 Internet banking authority levels

Find the form here: www.unity.co.uk/update-your-account-details

1 Change organisation name

To be used to update the registered name only. Change in legal status will require a new account.

2 Update key contact

To be used for a new key contact to be added – this can include signatory permissions and internet banking permissions. Please note: all correspondence will be sent to this address.

3 Add individuals

To be used for new individuals who are not associated with the account currently in any capacity – this can include signatory permissions and internet banking permissions.

4 Remove individuals

To be used for removal of a signatory, internet user or all access. Please note: if removing key contact, also need to click 'Update key contact'.

5 Update individuals

To be used for existing individuals - updating personal information, add as a signatory and/or add as an internet user.

6 Signing authority and statement preference

To be used to update the account signing authority and or statement preferences for online/paper. Please note: not required if updating an individual's signing authority.

7 Internet banking authority levels

To be used to update the organisation's internet banking levels e.g. dual/triple and payment limits e.g. amount per banking level. Includes administrator details. Please note: not required if updating an individual's internet authority.

Section 5

Products and Services

Unity Trust Bank offers a range of services and products to local councils, these include:

Transactional Banking

- Current Accounts
- Including all associated services, which you would expect to come with that.

Find out more on www.unity.co.uk/business-banking/business-current-account.

Our Current Accounts are charged at £7* per month, and any additional fees that may arise will depend on the Tier of account required, based on your Council's annual precept.

Find out more in our Standard Service Tariff, which is available on www.unity.co.uk/terms-and-conditions.

Deposits Accounts/Savings Accounts

- Instant Access Saver
- Fixed Rate /Fixed Term Accounts
- Notice Period Accounts
- Money Market Transaction (ask our Local Councils team for further info)

Find out more on www.unity.co.uk/business-banking/savings-account-2.

Lending

- Lending (assessed on a case-by-case basis by our Local Councils team).

*Correct as of 1.02.2026

Financial Services Compensation Scheme (FSCS)

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 £120,000 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



Things you need to know

- Financial Services Compensation Scheme offers protection up to a total of £120,000 per bank if eligible, as of 1st December 2025.
- Whilst many of our smaller local councils are eligible, some medium and larger councils with precepts over 500.000€ (c. £433,000*) fall outside of this criterion.

*Correct as at exchange rate on 15.01.2026.

Section 6

Protect yourself from fraud

The Do's and Dont's to preventing fraud

Do's

- **Be cautious** - when opening unexpected emails from unknown sources containing links or attachments.
- **Be careful** - during busy periods and take time to analyse payment requests properly.
- **Confirm** - information you are unsure of with the relevant beneficiary, for example a sudden change in bank details.
- **Report** - any suspicious activity to Unity and the relevant organisations as soon as possible.
- **Strong Passwords** - create unique, complex passwords and enable MFA for extra security.
- **Secure Online Banking** - use secure connections, monitor accounts, and be cautious of suspicious messages.
- **Software & Training** - keep software updated and train staff on cybersecurity.
- **Payments** - promote bank transfers and standing orders.

Dont's

- **Share details** - with anyone, especially your security information. These are private and personal to you.
- **Download** - any unknown and unexpected attachments or apps.
- **Give access** - to your device to anyone.
- **Move money** - to a 'safe account' if advised to do so. You will never be asked to do this by Unity.
- **Share info** - never share passwords or personal details.
- **Public Wi-Fi** - avoid banking on public Wi-Fi networks.
- **Unknown downloads** - don't download suspicious attachments or apps.
- **Move Money on Request** - Unity Trust Bank will never ask you to move your money.



Get in touch

If you have any questions or need any help, please get in touch with Unity Trust Bank.



Public & Third Sectors Team

Your dedicated team, which understands the sector and structure of local councils, is available to support you: localcouncils@unity.co.uk



0345 1401 000*

Call our UK-based Customer Experience Team for all day-to-day transactional queries on the number above.



Local Councils website

Online support, where you can quickly find the information you need to manage your finances effectively.

www.unity.co.uk/sectors/local-councils

*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. Calls may be monitored and recorded for training, quality and security purposes.

For more tailored and specialist support, our **Public & Third Sectors Team** is here for you.

The team was established in June 2024 to complement the service already provided by the Unity Customer Experience Team and offer more in-depth information and assistance with complex queries for existing customers and new relationships.

Sector Specialist Leads

in both Local Councils and Charities.

Sector Specialist Relationship Managers

who work closely with Sector Specialist Leads.

Regional Deposit Relationship Managers

to provide guidance on any deposit-related queries.

Deposit Desk Support Team

on hand to guide customers through any queries.

Please do reach out, using the details provided, if the team can support you through your onboarding journey or once you are a Unity Trust Bank account holder.

Unity Trust Bank plc ('the Bank') is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Bank is entered in the Financial Services Register number 204570. Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. Registered office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. U1223_1025

For Businesses. For Communities. For Good.

www.unity.co.uk

