unity trust bank

Key Features Document

Business Savings Accounts

For Businesses. **For Communities. For Good.**

www.unity.co.uk

Contents

Instant Access	04
32 Day Notice Account	08
95 Day Notice Account	12
30 Day Fixed Term Deposit Account	16
90 Day Fixed Term Deposit Account	20
6 Month Fixed Term Deposit Account	24
12 Month Fixed Term Deposit Account	29
General Information	34
Using your account	35
What we ask of you	36

Savings Products Table

	Variable Savings Products	Fixed Term Deposit Products					Notice Products	
	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	32 Day Notice Account	95 Day Notice Account
Interest Rate as of 02/11/26	1.95%	2.25%	2.35%	2.45%	4.15%	4.20%	2.70%	2.90%
Term	–	30 days	90 days	90 days	6 months	12 months	-	-
Minimum Deposit	None	£85k	£85k	£10m	£85k	£85k	None	None
Maximum Deposit	None	None	£10m	None	£20m	£20m	None	None
Access	Instant	No Access	No Access	No Access	No Access	No Access	With 32 Days notice	With 95 Days notice
Fixed or Variable	Variable	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Variable	Variable
Account Fee	Free	Free	Free	Free	Free	Free	Free	Free

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Key Features

Instant Access Savings Account

Instant Access Savings Account

This document explains the account:

1. Key features.
2. Provides other important information about our Instant Access Savings 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:

- The credit interest rate can change at anytime subject to our Terms & Conditions.
- There is no debit card available for this product.
- 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 and you have instant access to your money.

FSCS Compensation Scheme

It's good to know that your savings are 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**

Instant Access Savings Account (continued)

Summary Box		
Account Name	Instant Access Savings Account	
What is the Interest Rate?* (Effective 13th January 2026)	**Gross Rate****	**AER*****
	1.95%	1.96%
	*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. ** 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 the interest rate if interest was paid and compounded each year. Interest will accrue daily on the amount of Funds deposited in the Account and subject to any Withdrawal is compounded quarterly, interest is capitalised on the Funds deposited quarterly in March, June, September and December.	
Can Unity Trust Bank change the interest rate?	The interest rate is variable and may be altered in accordance with our Terms and Conditions for Business Savings Accounts.	
What would the estimated balance be after 12 months based on a £10,000 deposit?	A deposit of £10,000 at an annual gross rate of 1.95% (variable) would generate an estimated balance of £10,195 in one year. This is for illustrative purposes only. (This example assumes no withdrawals, no changes to the variable interest rate over the period and interest paid annually on a cleared deposit).	
How do I open the account?	• To open an account, you must be a UK-based organisation. • All applications are subject to standard screening and eligibility criteria. • There is no minimum or maximum account opening balance.	

Instant Access Savings Account (continued)

Summary Box	
	• You can open an account by visiting **https://apply.unity.co.uk** and completing and signing a submission form (or application form for existing customers). This will need to be printed and signed by all signatories and sent with any relevant supporting documentation (those required will be specified on the submission form) to the address below.
How do I manage the account?	• You'll be able to access your account 24 hours a day and you won't incur an account fee. • You can close your account at any time. • This account is not designed for transactional banking, it cannot be used to make payments. To withdraw available funds you will need to make a transfer to another account.
When can I access my funds?	• Unlimited withdrawals, you can access your funds at anytime with no notice of withdrawal required. • Withdrawals and deposits can be made at any time to and from your nominated account only.
Additional Information	• This is a variable rate product. If rates change we will provide 60 days notice of any changes in writing. • If you change your mind after you have opened the account and decide you don't want it, you can close your account and have your money returned, as well as any interest you have earned. • You can close your account at any time. To close your account please email **us@unity.co.uk** attaching a scanned instruction signed in accordance with the account mandate or write to us at: **Unity Trust Bank PO Box 18939 Birmingham B2 2FE**. See **General Terms and Conditions** for more information.

To see the full comparative table **click here**

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Key Features

32 Day Notice Account

32 Day Notice Account

This document explains the account:

1. Key features.
2. Provides other important information about our 32 Day Notice 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 **Notice Account Terms and Conditions**.

Important Information:

- There is no minimum account opening balance.
- Withdrawals allowed at any time; however interest deduction applies if notice is not provided.
- You can access our UK-based customer service centre.
- This account is only open to customers holding a Unity current account or Instant Access 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.
- A Notice Account is a savings account bearing interest at a pre-agreed variable interest rate, without any defined maturity date, and in which your deposits are kept until We receive your withdrawal instruction.

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 £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/**

32 Day Notice Account (continued)

Summary Box		
Account Name	32 Day Notice Account	
What is the Interest Rate?* (Effective 13th January 2026)	**Gross Rate****	**AER*****
	2.70%	2.73%
	*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. ** 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 the interest rate if interest was paid and compounded each year. Interest will accrue daily on the amount of Funds deposited in the Account and subject to any Withdrawal is compounded quarterly, interest is capitalised on the Funds deposited quarterly in March, June, September and December.	
Can Unity Trust Bank change the interest rate?	The interest rate is variable and may be altered in accordance with our Terms and Conditions for Business Savings Accounts.	
What would the estimated balance be after 12 months based on a £100,000 deposit?	A deposit of £100,000 at an annual Gross Rate of 2.70% (variable) would generate an estimated balance of £102,700 after 12 months. This is for illustrative purposes only.	
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from **here**. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: **Customers Account Team, PO Box 18939, Birmingham, B2 2FE** or emailed to **us@unity.co.uk**	

32 Day Notice Account (continued)

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 no minimum account opening balance. • There is no maximum account opening balance. • You must hold and Unity Current Account or Instant Access account.
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.
Additional Information	• 32 Days notice of withdrawal must be provided by phone, or via digital banking. • Withdrawals made without the required notice being provided, will be subject to a interest deduction. (Equal to 32 Days of Interest). • Funds are transferred to your servicing account on the last day of the notice period.

To see the full comparative table **click here**

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Key Features

95 Day Notice Account

95 Day Notice Account

This document explains the account:

1. Key features.
2. Provides other important information about our 95 Day Notice 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 **Notice Account Terms and Conditions**.

Important Information:

- There is no minimum account opening balance.
- Withdrawals allowed at any time; however interest deduction applies if notice is not provided.
- You can access our UK-based customer service centre.
- This account is only open to customers holding a Unity current account or Instant Access 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.
- A Notice Account is a savings account bearing interest at a pre-agreed variable interest rate, without any defined maturity date, and in which your deposits are kept until We receive your withdrawal instruction.

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 £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/**

95 Day Notice Account (continued)

Summary Box		
Account Name	95 Day Notice Account	
What is the Interest Rate?* (Effective 13th January 2026)	**Gross Rate****	**AER*****
	2.90%	2.93%
	*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. ** 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 the interest rate if interest was paid and compounded each year. Interest will accrue daily on the amount of Funds deposited in the Account and subject to any Withdrawal is compounded quarterly, interest is capitalised on the Funds deposited quarterly in March, June, September and December.	
Can Unity Trust Bank change the interest rate?	The interest rate is variable and may be altered in accordance with our Terms and Conditions for Business Savings Accounts.	
What would the estimated balance be after 12 months based on a £100,000 deposit?	A deposit of £100,000 at an annual Gross Rate of 2.90% (variable) would generate an estimated balance of £102,900 after 12 months. This is for illustrative purposes only.	
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from **here**. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: **Customers Account Team, PO Box 18939, Birmingham, B2 2FE** or emailed to **us@unity.co.uk**	

95 Day Notice Account (continued)

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 no minimum account opening balance. • There is no maximum account opening balance. • You must hold and Unity Current Account or Instant Access account.
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.
Additional Information	• 95 Days notice of withdrawal must be provided by phone, or via digital banking. • Withdrawals made without the required notice being provided, will be subject to a interest deduction. (Equal to 95 Days of Interest). • Funds are transferred to your servicing account on the last day of the notice period.

To see the full comparative table **click here**

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Key Features

30 Day Term Deposit Account

30 Day Term Deposit Account

This document explains the account:

1. Key features.
2. Provides other important information about our 30 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 £85k.
- 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.

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 £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/**

30 Day Term Deposit Account (continued)

Summary Box		
Account Name	30 Day Term Deposit Account	
What is the Interest Rate?* (Effective 13th January 2026)	**Gross Rate****	**AER*****
	2.25%	2.25%
	*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. ** 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 the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.	
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.	
What would the estimated balance be after 30 days based on a £85,000 deposit?	A deposit of £85,000 at an annual Gross Rate of 2.25% (fixed) would generate an estimated balance of £85,157 after 30 days. This is for illustrative purposes only.	
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from **here**. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: **Customers Account Team, PO Box 18939, Birmingham, B2 2FE** or emailed to **us@unity.co.uk**	

30 Day Term Deposit Account (continued)

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.
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.
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.

To see the full comparative table **click here**

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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 £120,000.

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 £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/**

90 Day Term Deposit Account (continued)

<table>
<tr><th colspan="4">Summary Box</th></tr>
<tr><td>Account Name</td><td colspan="3">90 Day Term Deposit Account</td></tr>
<tr><td rowspan="4">What is the Interest Rate?*
(Effective 13th January 2026)</td><td></td><td>Gross Rate**</td><td>AER***</td></tr>
<tr><td>£85k - £10m</td><td>2.35%</td><td>2.35%</td></tr>
<tr><td>£10m +</td><td>2.45%</td><td>2.45%</td></tr>
<tr><td colspan="3">*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.
** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law.
*** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year.
Interest is credited at the end of the fixed term.</td></tr>
<tr><td>Can Unity Trust Bank change the interest rate?</td><td colspan="3">The interest rate is fixed for the term.</td></tr>
<tr><td>What would the estimated balance be after 90 days based on a £85,000 deposit?</td><td colspan="3">A deposit of £85,000 at an annual Gross Rate of 2.35% (fixed) would generate an estimated balance of £85,493 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.</td></tr>
<tr><td>How do I open the account?</td><td colspan="3">To open an account you'll need to complete and sign the application form from here. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: Customers Account Team, PO Box 18939, Birmingham, B2 2FE or emailed to us@unity.co.uk</td></tr>
</table>

90 Day Term Deposit Account (continued)

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.

To see the full comparative table **click here**

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Key Features

6 Month Fixed Term Deposit Account

6 Month Fixed Term Deposit Account

This document explains the account:

1. Key features.
2. Provides other important information about our 6 Month Fixed Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend 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**.

Advantages:

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- Your eligible deposits with Unity Trust Bank are protected by the Financial Services Compensation Scheme up to a total of £120,000.

Important Information:

- There is a minimum account opening balance of £85,000.
- There is a maximum account limit of £20m
- There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, if we agree that you can end the agreement early the interest rate applied for the entire period to the whole balance will revert to the early closure rate of 1.95%.
- All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity you will need to apply for an Instant Access Savings Account first. (this account is free of charge).
- 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.

How it works

Summary Box			
Account Name	6 Month Fixed Term Deposit Account		
What is the Interest Rate?* (Effective 2nd November 2026)	**Minimum Deposit**	**Gross Rate****	**AER*****
	£85k+	4.15%	4.15%
	*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. ** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law. *** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.		
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.		

How it works (continued)

Summary Box	
What would the estimated balance be after months based on a £85,000 deposit?	A deposit of £85,000 at an annual Gross Rate of 4.15% (fixed) would generate an estimated balance of £86,764 after 6 months. This is for illustrative purposes only.
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from **here**. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to **Customers Account Team, PO Box 18939, Birmingham, B2 2FE** or emailed to **us@unity.co.uk** All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity we will open an Instant Access Savings Account for you. This account is not designed for transactional banking, it cannot be used to make payments. At the end of the term, available funds will automatically transfer to your Unity servicing account. You can then transfer the funds to a different account.

How it works (continued)

Summary Box	
Can I withdraw my money?	• There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, such as but not limited to: - In the case of a sole trader or partnership, death of a signatory; or - The customer facing exceptional and unforeseen hardship. • If we allow you to terminate the agreement early, we will transfer the funds to your servicing account 31 calendar days after receipt of your cancellation request. You will not be entitled to receive interest at the advertised rate, and instead the reduced rate of 1.95% shall apply to the whole balance for the period the account was open. • At maturity, you can choose to reinvest your funds into a new Unity Savings Account or Term Deposit. If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your Unity Instant Access or Current Account.
Additional Information	• To open an account, you must be a UK-based organisation. • All applications are subject to eligibility criteria. • There is a minimum account opening balance of £85k • There is a maximum account opening balance of £20m

To see the full comparative table **click here**

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Key Features

12 Month Fixed Term Deposit Account

12 Month Fixed Term Deposit Account

This document explains the account:

1. Key features.
2. Provides other important information about our 12 Month Fixed Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend 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**.

Advantages:

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- Your eligible deposits with Unity Trust Bank are protected by the Financial Services Compensation Scheme up to a total of £120,000.

Important Information:

- There is a minimum account opening balance of £85,000.
- There is a maximum account limit of £20m
- There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, if we agree that you can end the agreement early the interest rate applied for the entire period to the whole balance will revert to the early closure rate of 1.95%.
- We will send you a statement every six months.
- All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity you will need to apply for an Instant Access Savings Account first. (this account is free of charge).
- 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.

How it works

Summary Box			
Account Name	12 Month Fixed Term Deposit Account		
What is the Interest Rate?* (Effective 2nd November 2026)	**Minimum Deposit**	**Gross Rate****	**AER*****
	£85k+	4.20%	4.20%
	*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. ** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law. *** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.		
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.		

How it works (continued)

Summary Box	
What would the estimated balance be after 12 months based on a £85,000 deposit?	A deposit of £85,000 at an annual Gross Rate of 4.20% (fixed) would generate an estimated balance of £88,570 after one year. This is for illustrative purposes only.
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from **here**. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to **Customers Account Team, PO Box 18939, Birmingham, B2 2FE** or emailed to **us@unity.co.uk** All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity we will open an Instant Access Savings Account for you. This account is not designed for transactional banking, it cannot be used to make payments. At the end of the term, available funds will automatically transfer to your Unity servicing account. You can then transfer the funds to a different account.

How it works (continued)

Summary Box	
Can I withdraw my money?	• There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, such as but not limited to: - In the case of a sole trader or partnership, death of a signatory; or - The customer facing exceptional and unforeseen hardship. • If we allow you to terminate the agreement early, we will transfer the funds to your servicing account 31 calendar days after receipt of your cancellation request. You will not be entitled to receive interest at the advertised rate, and instead the reduced rate of 1.95% shall apply to the whole balance for the period the account was open. • At maturity, you can choose to reinvest your funds into a new Unity Savings Account or Term Deposit. If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your Unity Instant Access or Current Account.
Additional Information	• To open an account, you must be a UK-based organisation. • All applications are subject to eligibility criteria. • There is a minimum account opening balance of £85k • There is a maximum account opening balance of £20m

To see the full comparative table **click here**

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Key Features

General Information

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**.

Financial difficulties

If you would like more information about managing your finances, please speak to your Relationship Manager or call us on **0345 140 1000***.

You can also find more information about financial difficulties in the Services section of our website, **www.unity.co.uk/debt-counselling**, or by calling Business Debit Line on **0800 197 6026.**

How and where to complain

If you are not satisfied with any aspect of our service or products, you can tell us about your concerns. To find out how, please read our **dedicated complaints page**.

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.

Unity Accounts are subject to status and Terms and Conditions apply.

Please see **www.unity.co.uk/terms-and-conditions** for more information.

Contact us:

Call us: **0345 140 1000***

Email us: **us@unity.co.uk**

Visit us: **www.unity.co.uk**

Start your application today by visiting **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.

What we ask of you:

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 ☐
That all information you provide to us during our relationship is accurate and timely.	Yes ☐
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 ☐
To make sure that you understand the terms and conditions associated with your product.	Yes ☐
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 ☐
That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance.	Yes ☐
Take care of any security information to help prevent fraud and protect your account(s).	Yes ☐
Tell us as soon as possible if someone is misusing confidential information.	Yes ☐
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 ☐
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 ☐
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 ☐

unity trust bank

You can view all Savings Accounts online:
www.unity.co.uk/business-banking/savings-account-2/

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