

Green Tariff Lending Terms



The importance of tackling climate change and decarbonising all sectors of the economy has never been greater.

With a government target for the UK to reach net zero by 2050, we can collectively play a key role in achieving this ambition.

In the UK, residential and commercial buildings account for 20-21% of carbon emissions¹.

Installing improved energy efficiency measures will have a significant impact on the nation's carbon footprint. It will also help to reduce energy costs for occupiers.

¹ 2023 UK greenhouse gas emissions, provisional figures



Unity Trust Bank has launched a brand new Green Lending Tariff, with £100m allocated to help customers achieve their decarbonisation objectives.



Ringfenced finance is available for eligible carbon reduction projects, subject to our terms.



Projects may include low carbon heating, improved insulation, small scale renewable energy and climate resilience measures. All of these projects will help our customers install more sustainable practices and protect the environment.



Unity recognises that finance can play a key role in enabling the UK's transition to a net zero carbon economy. That's why we're committed to contributing positively to this goal.



Green Tariff Lending Terms

Unity Trust Bank has allocated £100 million under the Bank's green tariff lending terms to support eligible customers. Lending is subject to status and eligibility criteria.

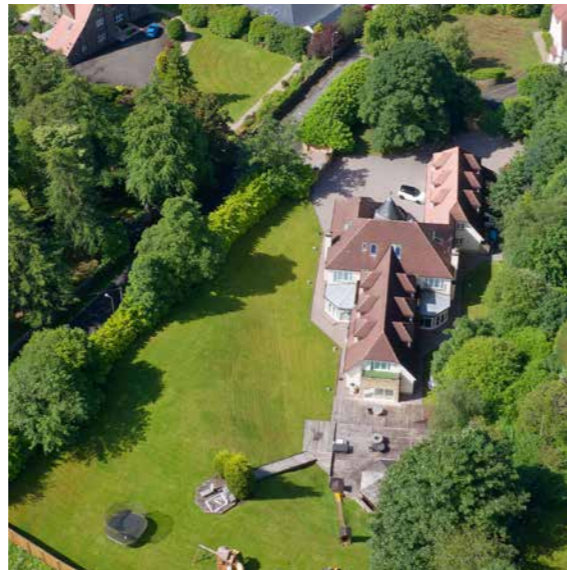
Retrofit and Decarbonisation

This initiative is designed to support the delivery of energy efficiency, carbon reduction and climate resilience projects.

Key criteria (in addition to our usual credit and impact assessment)

- Existing and new customers of Unity
- Alongside a traditional lending product
- Supporting energy efficient decarbonisation projects
- We may consider retrospective funding for any completed projects. A full list of qualifying works can be provided upon request.

🔗 For full criteria, head to:
www.unity.co.uk/business-loans



Net Zero Aligned

These terms are designed to support customers acquiring, or who already own, energy efficient properties.

Qualifying criteria (in addition to our usual credit and impact assessment)

Buildings providing security for the loan must achieve, and maintain, an Energy Performance [Certificate] rating of A or B.



Get in touch

For more information about how our Sustainability Linked Lending Terms could help your organisation, please contact your Relationship Manager. Alternatively, you can visit www.unity.co.uk/business-loans

Our impact in 2024

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

In 2024, we supported impact-driven organisations with the following:



Total lending over
£1 billion
in 2024



We increased
our deposits by over
£150 million
(compared to 2023)
to enable more
direct lending to
high-impact sectors.



50.5%
of lending to high
deprivation areas



88%
of our customers said
they were ‘satisfied’ or
‘extremely satisfied’
with our services

£50 million
commitment for
our RTI to support
housing associations
in delivering energy
efficiency projects.
RTI - Retrofit Transition Initiative



10,000+
values-aligned
customers
depositing £1.8
billion with Unity.

UN Sustainable Development Goals in 2024

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 2024, we continued using the SDGs as one of the impact frameworks for our strategy.



55%

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





16%

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





11%

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





6%

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





4%

UN SDG 7 - Affordable & Clean Energy
Providing support to housing associations
to decarbonise their homes





8%

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



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 or Scotland. 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 U1199_0925