

## Coronavirus Frequently Asked Questions

### 1. How should I get in touch with Unity?

#### Contacting us for routine enquiries

To enable us help the people who need us most, we are asking all customers with routine enquiries to view our online [tutorials](#), or to send us a secure message through [Internet Banking](#).

This will allow us to maximise our availability for those customers most impacted by Coronavirus who seek more complex help over the phone.

We're continuing to answer your calls 5 days a week, Monday to Friday 8.30am-5pm (Thursdays 9.30am-5pm).

#### Paying in cash

Your normal banking and phone services for everyday transactions can be conducted online as usual and where customers need to make deposits, we urge you to follow the Government guidance around social distancing.

Due to Government advice, some branches that can be used to pay into your Unity account are having to temporarily close. This situation could change quickly so keep yourself regularly informed:

[NatWest](#)

[RBS](#)

[Ulster Branch](#)

[The Post Office](#)

You can also use the above banks' Branch Finder tool to find out which branches are open near you. If your usual branch is closed, you can switch to online banking to complete any necessary payments.

#### Help with internet banking

We are on-hand to help you with your Internet Banking account. We can support you in the following ways:

- **Set up an account:** You can set up an account by visiting <https://apply.unity.co.uk/>. You can submit all relevant documentation, including proof of identification, online.

- **Log in:** Visit [www.unity.co.uk](http://www.unity.co.uk) and select 'Login' in the top right-hand corner. You will be asked to enter your username and password. Enter your details and select 'Log in'.
- **Secure Customer Authentication:** You may be asked to verify your identity through SCA when logging on or completing actions on your account. View our [tutorials](#) to receive a step by step guide on how to complete these additional security measures.
- **Contact us:** To enable us to release telephone capacity and assist those with more complex needs, we are asking customers with routine enquiries to view our [tutorials](#) or send us a secure message through [Internet Banking](#).

If you are not yet registered with online banking, contact our Customer Services team on **0345 140 1000\*** to get set up.

## 2. What additional help is available from Unity?

### Accessing finance

If you're concerned with the financial impact of Coronavirus on your business and would like to speak to us about additional help and support, such as alternative arrangements around your lending and repayment terms, please contact your Relationship Manager.

If you have a Current Account with Unity but don't have a Relationship Manager and would like to discuss available options, call our Customer Service Team on **0345 140 1000\***.

We have also included detailed links of other ways to access finance for different business sectors within section 4 of the FAQs.

### Help with fees and payments

Unity's fees have not increased since 2016 – as part of our efforts to help our customers at this difficult time, there are no fee increases planned in our standard tariff.

## 3. What help is available from the Government?

As part of the March Budget and the Chancellor's daily update, a package of measures has been announced which includes support for businesses to help minimise the impact of Coronavirus.

## **Coronavirus Job Retention Scheme**

This scheme is available to any size of business in any sector and will provide a grant to cover 80% of wages (up to £2,500 per month) for employees who are not working due to the impact of Coronavirus but are retained on the payroll.

This will be backdated to 01 March 2020 and will be open initially for a three-month period, although the government has stated that there is no limit on funding available to the scheme.

To claim the grant, businesses will need to advise affected employees that they have been designated as 'furloughed workers and then notify HMRC via a new online portal.

Further information on eligibility and how to access the scheme is available at [gov.uk](https://www.gov.uk).

## **Coronavirus Business Interruption Loan Scheme**

Available from Monday 23 March, CBIL is providing a fund of £5m through existing Commercial Lenders with a Government guarantee of 80% against each loan and no interest payable for the first 12 months of the loan. The approved lenders are listed on the [UK Finance](https://www.ukfinance.co.uk) website.

To be eligible for the scheme the business:

- Must be UK based with turnover of no more than £45m per year;
- Operate within an [eligible industrial sector](#)

You can find more information about the Coronavirus Business Interruption Loan Scheme and see the list of providers on the [British Business Bank](https://www.britishbusinessbank.co.uk) website.

If you would like to discuss additional lending, please get in touch with your Relationship Manager in the first instance who will review requests on a case-by-case basis.

## **Statutory sick pay**

Businesses with under 250 employees who have employee absence due to Coronavirus will be able to claim a refund of Statutory Sick Pack.

Employers will need to maintain records of staff absences and SSP made while a new rebate scheme is being created.

More information on eligibility and how to access the scheme is available [here](#).

## **Business Rates**

The Government has confirmed a 12-month business rates holiday for retail, hospitality and leisure businesses in England for the 2020/21 tax year.

No business action is needed but any enquiries should be directed to the relevant local authority. More information is available [here](#).

## **Grants**

The Retail and Hospitality Grant Scheme provides retail, hospitality and leisure businesses in England with a cash grant of up to £25,000 per property.

Those of a rateable value of under £15,000, will receive £10,000.

Those with a rateable value between £15,001 and £51,000, will receive £25,000. No action is required. Your local authority will write to you if you are eligible for this grant.

More information on eligibility and how to access the grant is available [here](#).

## **Tax liabilities**

A dedicated helpline has been set up to help businesses and self-employed individuals in financial distress and with outstanding tax liabilities. Through this, businesses may be able to agree a bespoke Time to Pay arrangement. Call the dedicated helpline number **0800 0159 559**.

## **VAT**

VAT payments will be automatically deferred for 3 months and this will apply from 20 March 2020 until 30 June 2020. During this period businesses will not need to make a VAT payment and will be given until the end of the 2020/21 tax year to pay any liabilities that accumulate during the deferral period.

If you currently pay VAT by direct debit, HMRC have confirmed that the payment should be cancelled and then restored once the deferral period is over. To complete this:

- Sign in to your online [HRMC VAT](#) account
- Select 'View your VAT account'
- Select 'Payments and Repayments'
- Cancel your direct debit

More information on eligibility and how to access the grant is available [here](#).

## Useful links

To keep up-to-date with the latest information, please visit the following websites:

- **GOV.UK**  
For official Government updates and advice including the impact of Covid-19 on organisations, available financial support and how to stay safe, visit this [link](#).
- **British Chambers of Commerce**  
As the Coronavirus continues to impact the operations of businesses, learn more about the steps that Chambers and members can implement to minimise impact on local communities and support the UK government's strategy [here](#).
- **British Business Bank**  
The Coronavirus Business Interruption Loan Scheme (CBILS) is just one of the measures the Government has implemented to help to support small businesses. Key features and information of the scheme can be found [here](#).
- **UK Finance**  
UK Finance regularly responds to Coronavirus updates in [press office](#).
- **Big Society Capital**  
Big Society Capital have released a guide sharing tips on how to make the most of government support, managing relationships with funders, as well as business and operational planning; visit [Good Finance](#).

## 4. Do you have any information for specific sectors?

### Charities

The National Council for Voluntary Organisations has published guidance on managing finances, supporting employees, supporting service users and insight into how other charities are helping to deal with Coronavirus: [NCVO practical support](#)

Guidance for dealing with Coronavirus has also been released specifically for each UK country:

[National Council](#)

[Scottish Council](#)

[Wales Council](#)

[Northern Ireland Council](#)

Civil Society has shared a list of financial support available to the charity sector: [charity funding](#)

## **Social Enterprises**

Social enterprises may be eligible for a range of Government schemes including loans, business rate relief and grants. More details can be found in the Social Enterprise UK (SEUK) [briefing](#).

Social Enterprise UK are also posting daily resources to inform the social enterprise community about [available support](#).

Social Enterprise Scotland CEO Chris Martin has released a statement to its sector members: [view statement](#)

Social Investment Scotland has outlined the ways the organisation will support social enterprises and communities during this uncertain period: [see update](#)

Association of Charitable Foundations ([ACF](#)) have published information about foundations responses, funding options and other useful resources.

Social Enterprises may also be eligible for the government schemes published [here](#).

## **Trade Unions**

The TUC has provided a guide for trade union reps to give an understanding of workplace issues in the context of the Covid-19 pandemic: [TUC guidance](#)

A report has also been published setting out the steps that are needed to protect workers' jobs and livelihoods during the Coronavirus crisis: [see report](#)

## **Credit Unions**

The ABCUL have released a website response to the Government advice on Coronavirus situation to notify Credit Unions of its ongoing position: [ABCUL response](#)

ABCUL have also shared a Pandemic Business Continuity Planning guide for the reference of Credit Unions: [ABCUL planning guide](#)

[Charity Finance Group](#) have a dedicated hub updated daily with information and resources available to charities to help manage finances, employees and day to day running of charities.

Association of Charitable Foundations ([ACF](#)) have published information about foundations responses, funding options and other useful resources.

[Charity Excellence Platform](#) has published a list of 62 organisations for emergency funding has an online toolkit that can be accessed upon registration.

For all support available to individuals and businesses affected by Covid-19, view the [Government advice](#). Credit Union members may be supported by some of these initiatives.

## **Healthcare**

The Care Quality Commission has shared the following guide for Care Homes and providers registering to increase existing or introduce new capacity for patients being released from hospital: [CQC guidance](#)

To support NHS and social care providers and Trusted Assessor schemes during the Coronavirus pandemic, the CQC has released a [Trusted Assessor guide](#).

[Gov.uk](#) have shared an online guide which sets out how health and care systems and providers should change their discharging arrangements and the provision of community support during the Coronavirus situation.

To help find your business funding solution, the NACFB's not-for-profit trade body hosts a searchable broker directory through its free platform: [findSMEfinance](#)

For all support available to individuals and businesses affected by Coronavirus, view the [Government advice](#).

## **Social Housing**

Following the Government extending the measures to limit the spread of Coronavirus, the Scottish Federation of Housing Associations (SFHA) is regularly updating a webpage with latest information and key support information: [SFHA webpage](#)

The National Housing Federation has coordinated an urgent programme of work designed to support and connect the social housing sector: [NHF webpage](#)

For all support available to individuals and businesses affected by Covid-19, view the [Government advice](#).

## **Community Development Finance Institutions (CDFIs)**

Unity Trust Bank supports funding for CDFIs. A list of accredited CDFI lenders can be found [here](#).

## Employee Owned Companies

The Employee Ownership Association has recorded a guide of information for its EO community, including FAQs and financial support: [EOA resources](#).

EO businesses may also be eligible for the government schemes published [here](#).

And for additional finance needs NACFB has a [COVID hub](#) with resources and finance information. NACFB also hosts a searchable broker platform for businesses looking for finance - [Findsmefinance](#).

## Self-Employed

The Chancellor has announced a world-leading scheme to support the UK's self-employed affected by the Coronavirus outbreak. Full details of the scheme can be found on the [gov.uk website](#).

## 5. Do you have any tips around Business continuity?

### Tips for working from home

Working from home may be a change for you and your employees. For guidance and tips on working at home effectively, read the below links:

BBC: Coronavirus: [Five ways to work well from home](#)

SCVO: John Fitzgerald - [My top ten remote working tips](#)

SHP: [Home working advice and wellbeing considerations for self-isolation](#)

### Looking after your mental health

Adjusting to unexpected circumstances, such as the outcome of Coronavirus, may impact your mental health. It's natural to feel concerned or unsure about your business and how you can continue to operate it effectively. Here's what you can do to protect your mental health at this unprecedented time:

- **Stay connected (virtually):** Working from home and self-isolating can feel lonely, particularly if you are used to working in an office environment. Ensure you stay connected to your colleagues through regular telephone and conference calls.



- **Take a break:** These uncertain times may evoke a sense of panic and you may feel that there are endless things to sort out. Try taking regular screen breaks to move around and adjust your mindset – this is great for productivity too.
- **Talk to us:** We are here to support you. If you have any concerns, please get in contact directly with your Relationship Manager, or our Customer Services team on **0345 140 1000\***.

You can view the [Mind Charity](#) website for professional support and further guidance on staying healthy.

## **Business Continuity Planning**

The Coronavirus outbreak has proved how important it is for businesses to operate from a well-constructed business continuity plan. The Federation for Small Businesses has shared some helpful guides to pulling together and executing the perfect plan:

[How to create a business continuity plan](#)

[How long does it take to create a business continuity plan](#)

[How do I execute my business continuity plan](#)

## **Services for Federation of Small Businesses**

FSB members have access to a range of tools to support their business, including a 24/7 legal advice helpline staffed by UK-based lawyers and Care Service providing practical advice and emotional support.

The FSB website is accessible to all and contains key guidance materials for organisations to stay protected from Coronavirus and informed on the available support. This includes:

- Latest news, press releases and resources on [Coronavirus](#)
- [Employer guidance](#) and FAQs
- Financial [support](#) and grants available to prevent cash flow issues

In Section 4 we have provided sector-specific guidance for businesses who are unsure about the options available to access finance. If you are unsure about your eligibility for Government financial support and what options are available for your organisation, view Section 4.

## **Essential businesses**

Most businesses have already placed restrictions on work-related travel. Those who can work from home are advised to do so. Employers should continue to monitor the latest Government advice.

However, work should continue the key workers who operate in one of the following critical sectors:

- Health and social care
- Education and childcare
- Key public services
- Local and national government
- Food and other necessary goods
- Public safety and national security
- Transport
- Utilities, communication and finance

In addition to informing staff of new government requirements around self-isolation, the best way to protect your employees is to remind staff to frequently wash their hands with soap and water or hand sanitiser for 20 seconds.

Further information on key workers can be found [here](#).

## **6. How do I stay safe from increasing fraud?**

Criminals are using the unpredictability of the Coronavirus situation to target organisations. Here's what you need to look out for to identify fraudulent activity and protect your business:

### **Phishing/vishing scams**

With working from home on the rise for the foreseeable future, fraudsters are likely to attempt phishing/vishing scams knowing people are away from the usual office environment. Emails may claim to include important information about Coronavirus including advice from the Government or World Health Organisation, as well as an illegitimate link.

We encourage you to take your time when reading and interacting with your emails or Internet Banking account. Ensure you double check email addresses and keep an eye out for any strange spelling mistakes or links. If you have any doubts, please contact us immediately.

### **Cold calls**

Cold calling is expected to become more common during this uncertain period. Calls may ring through from an unknown number, claiming to be your bank and insisting the need for you to provide personal information or transfer monies to a different account. Please be aware that Unity would never ask for your personal bank details. End the call and get in contact with us.

## **Refunds**

Scammers may approach their victims with fake product refunds whilst pretending to be travel agents, airlines and insurance companies. Be wary of any communications that promise you are owed large amounts of money, as this may well be fraudulent. If you are in doubt, call the company directly on a number you know to be correct – not the one supplied on the communication.

### **Useful links:**

[National Cyber Security Centre](#)

[National Crime Agency](#)

[Take Five](#)

[Get Safe Online](#)

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\*Calls may be recorded and monitored for training purposes.