

commercial banking from Unity Trust



“ We have had a very positive experience with Unity. They provided an efficient, personal service and I would recommend them to other companies seeking loan finance.”

**Jo Fone, managing director,
CD Team**

“ It was refreshing to do business with a bank that puts relationships with the client at the top of its agenda. We look forward to working with Unity Trust in the future.”

**Ian Kennedy, founding partner,
Lexington Communications**

“ We’ve referred dozens of clients to Unity over the past 10 or 12 years and we’ve always had positive feedback about their level of service.”

**Beverly Ham, Blacktower
Financial Advisors**

“ Staff at Unity are very responsive.”

John Austin, Gordons Solicitors

“ I’m grateful to Unity for the way in which they were prepared to work with us and pull out all the stops to ensure we secured our premises.”

**Iain Flitcroft, managing director,
Manhattan Furniture**

Created in 1984 to offer funding solutions for charities and the not-for-profit sector we have also developed innovative services for our commercial customers.

We have provided loan finance to businesses for purposes as diverse as buying magazine titles, the development of premiership football clubs and cashflow funding.

Although we have lent to commercial organisations for more than 20 years, we now have a dedicated commercial lending team. This will build on our track record in commercial banking and will further extend our expertise.

We currently have a varied portfolio of commercial loans, including manufacturing businesses, pubs, restaurants, hotels, nursing homes and property companies. We are keen to lend not just to companies in these sectors, but any well established businesses.

Among the services we offer our commercial customers are day-to-day banking services, finance for working capital, commercial mortgages and property lending. We also have experience in helping to finance MBO’s and MBI’s.

Commercial Mortgages

One of the key areas of our expertise is in commercial mortgages and investment property finance. Our commercial mortgage product is aimed at businesses looking to buy or refinance property or develop their own premises.

Our commercial mortgages offer:

- competitive interest rates linked to base rate
- repayment periods of up to 30 years
- loans of up to 75% LTV

There is a maximum lend of £6m and interest-only periods of up to 2 years can be considered.

Property Finance

Our investment property loan is for businesses that want to buy commercial property for investment. The loan is tailored by us and the client to suit the particular tenancy agreements.

The product offers:

- competitive interest rates linked to base rate
- repayment periods of up to 30 years
- loans of up to 75% LTV

There is a maximum lend of £6m and interest-only periods of up to 2 years can be considered.

Business Accounts

We also offer a range of flexible business accounts that are based on the bank's internet banking system. Our customers can set up encashment arrangements for their accounts with branches of any of the high street banks.

Among the features we offer are instant access and term deposit accounts.

Flexibility

We believe that flexibility and adaptability are a crucial part of successful commercial banking. Each of our loans is specifically designed to meet the individual customer's needs.

An example of this is when we were approached by a customer to assist in the purchase and refurbishment of their existing rented premises. Not only did we finance the acquisition and refurbishment works, but we allowed a 12-month repayment holiday to help the customer's cashflow.

Best Bank for Customer Service

As well as our competitive products, we pride ourselves on our service to our customers. Unlike the high street banks with their remote call centres, we offer a genuine, relationship-based service. Customers find that, over time, they get to know individual members of staff when calling the bank. Our commercial banking team are on hand to give advice and help smooth out any obstacles.

We have been voted the "Best bank for customer services" by Charity Finance magazine for the past four years.

"Our banking proposition is based on having a close relationship with customers," says Andrew Jesson Head of Commercial Enterprises: "Our lack of bad debts over the past 10 years is evidence of our close working relationship with all our customers."

"Unity took time to learn about the complexities of my business and deal with me as a person not a number."

**John McCombie, Director,
Ridett Ltd**



John McCombie, Director, Ridett Ltd

“ We have brought together a team of professionals with the experience, the drive and the enthusiasm to get the deal done. Our proven track record has been built upon our desire to offer relationship banking that provides a fast turnaround on propositions and one that understands the challenges and opportunities that influence the decisions our customers need to make.”

Andrew Jesson, Head of Commercial Enterprises, Unity Trust Bank

Our Commercial Lending Team is based at our London office and is made up of five high-calibre individuals with a proven track record in commercial lending.

All of the team have worked for mainstream lenders, but we also have people with experience of venture capital, corporate finance, syndicated and international bank experience.

They were specifically recruited because of their specialist knowledge of commercial lending. We have particular expertise in the areas of leisure, healthcare, property and broker-sourced business, although we are keen to consider any well-structured proposition.



Andrew Jesson

Head of Commercial Enterprises

Unity Trust Bank

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