



Standard Service Tariff

Effective 1 December 2009



Day to day charges

General charges

Encashment/Paying-in facility	
Post Office®	FREE
Co-operative Bank	FREE
Any other approved bank	Discretionary
Cheque Book (50 cheques)	FREE
Paying-in book - single counterfoil	FREE
- double counterfoil	£46.00 per book
Unauthorised overdraft letter	FREE
Audit letter	£33.00 + VAT
Bank originated bill payment	£10.00
Bankers draft/cheque	£15.00
Bankers reference/status enquiry	£10.00 + VAT
Certificate of balance	£12.00
CHAPS	£24.00
Copy cheque/deposit slip	£5.00 per item
Copy statement (per statement)	£6.00
Recall Bacs payment	£10.00
Special presentation	£14.00
Stop cheque (excluding lost or stolen)	
- by phone	£10.00
- by Internet Banking*	£5.00
Unauthorised overdraft rate	5% ABR (above base rate) per annum
Unpaid cheque in (where drawer's bank has returned a cheque unpaid, which you had previously deposited)	£6.00
Visa card – Unity set up fee	£50.00
ALTO prepaid MasterCard® - Unity set up fees	
This is a one off administration charge for setting up a prepaid card account facility for managing ALTO prepaid card	
Up to 5 cards	FREE
6 - 9 cards	£25
10 - 49 cards	£45
50 - 120 cards	£80
121 - 249 cards	£150
> 250 cards	£250

Foreign service charges

Foreign cheque	Min	Max
- negotiation with recourse	£9.50	£71.00
- collection	£20.50	£71.00
Foreign cheque unpaid (cheque returned unpaid which you had previously deposited)	£21.00	
Foreign draft (sterling or currency)	£20.00	£46.00
Foreign transfer (sterling or currency)	£20.00	£46.00

Important information about Unity Foreign services

- Foreign Services are provided through either Co-operative Bank or Travelex, and the fee shown includes their charge for providing the service in addition to our charge for processing your request. This fee will be debited to your account as a separate item.
- Please note that we can only advise foreign exchange rates when we have received your original completed paperwork (we are unable to accept faxed requests).
- Your account with Unity will be debited with the sterling equivalent of your foreign transfer, together with any associated fees, on the day we process your request.
- From time to time there may be additional charges made by foreign banks, relating to foreign payments, over which we have no control. These may be passed on to you when advised to us. We will notify you of the charges before we debit your account.

Reconciliation service

Internet download set-up	Per account
Re-creation of Internet download	£100.00
Daily Internet download	Per quarter
Weekly Internet download	£62.50
Monthly Internet download	£25.00
	£12.50

From time to time, you may have requirements for activities which fall outside our normal service and which may incur an additional management fee. In these circumstances, the fee will be agreed with you before we provide the service.

These charges may change or we may introduce new charges. If this happens and it affects you, we will let you know at least two months in advance. Details of all our current charges can be found on our website – www.unity.co.uk.

Details of our charges for electronic transmission payments are set out in a separate leaflet.

Save money and improve your services

Internet Banking

Are you registered for our free and secure Internet Banking service?

This free service allows you to access your account any time of the day or night, transfer money, make and receive payments, check balances and statements, set up and cancel standing orders, view and cancel direct debits.

You can do all these things and save yourselves money, as some transactions are cheaper using the on-line service, rather than over the phone. Call us on **0845 140 1000** to find out more and to apply.

On-line Statements - you do not have to be registered for Internet Banking to receive on-line statements

Register for this free and secure service and receive your statements on-line.

- They are available on the day of issue.
- They are easy to access.
- They can be sent to multiple users.
- They reduce the amount of paper you receive.
- They help reduce your carbon footprint.
- Old statements can be stored and retrieved at any time.
- To sign up for on-line statements, call us on **0845 140 1000**.

These charges apply from 1 December 2009. This document supersedes all previous documents in relation to service fees and charges.

* If you do need to stop a cheque which is lost or stolen outside of normal banking hours, you will be charged the £5 fee. You can telephone us on **0845 140 1000**, when we are open, to have the fee re-funded.

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Unity Trust Bank is authorised and regulated by
the Financial Services Authority no. 204570.

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