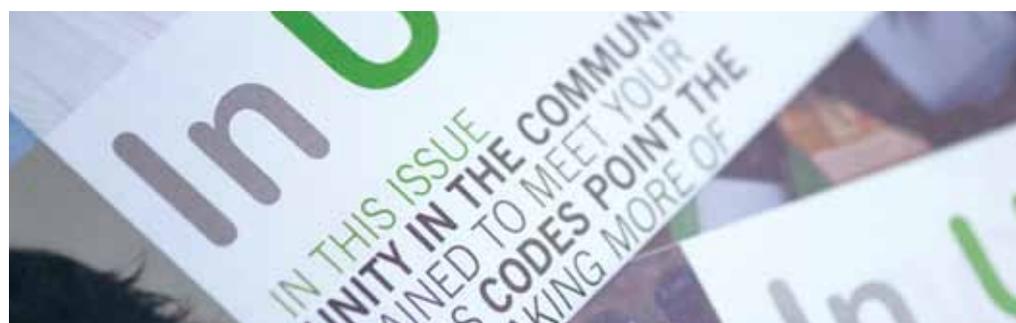


All about Unity



Not just a bank, but a community.

A bank that puts people before profits, is socially responsible and does things the 'right' way.

Putting social change, social benefit and community involvement at the heart of everything we do.

A fresh approach

We are a full service bank, offering all the services you would expect from a high street bank, but with a fresh approach that's unlike most banks. Since we were established in 1984, we have sought to put social change, social benefit and community involvement at the heart of everything we do.

But, unlike other banks, we're not driven by the pure profit motive. We put people first because for us, generating a social and financial return are both important.

By being socially-focused, we help our customers care for the communities and people they work with. And because we're a social enterprise ourselves, we really understand the day-to-day issues and challenges our customers face.

A specialist bank

We're a specialist bank for organisations in the social economy, and we only bank UK organisations. As well as providing financial and practical support, we make banking simple, straightforward and transparent.

Our comprehensive and award-winning banking services offer everything you need to successfully manage your finances and achieve more with your money. Whether you need day-to-day banking, deposits, loans or overdrafts, we're here to help. And, because we specialise in banking organisations like yours, you'll have access to a full range of services tailored to suit your requirements; from current and savings accounts; to Visa credit cards and MasterCard® prepaid cards; insurance; foreign payments and asset finance.

We are open for business

Looking for borrowing? We have a team of specialist managers who can advise you on the most suitable finance for your organisation. With their combined experience, knowledge and understanding of working in the social economy sector, our team can provide you with a loan that is best tailored towards your organisation's needs. We also partner with a range of specialised social investors to create funds that support the growth and scale of charities and voluntary organisations.

Switching made simple.

We make it easy to switch banks and we'll help you every step of the way to open an account.

Our friendly and knowledgeable staff are all based here in the UK and whenever you need advice, our dedicated relationship managers are here to help.

We're here to make opening a new account or switching an existing account to us easy. We understand your needs and have a team dedicated to taking the hassle out of the process. Typically, we can have your account open and active within ten days of receiving your completed application.

92% of our customers would recommend us to other organisations, and from this 70% of our new business comes to us by customer recommendation, showing the high degree of trust and satisfaction with our service. At Unity, you'll enjoy the personal service of one of our specialist relationship managers and flexible banking that's designed to meet your needs.



Unity staff words

We asked staff what five words they would like customers to associate with the Bank.

These are the five most popular words which we hope set us apart from all the other banks.

- ✓ Friendly
- ✓ Reliable
- ✓ Trusted
- ✓ Customer focused
- ✓ Socially responsible

Manage your money effortlessly.

A bank that will support you in your objectives and help your organisation achieve more with your money.

Here are just some of the ways we make branchless banking easy:

1. Internet Banking - access your finances 24/7

Our Internet Banking services provide one of the easiest and most secure ways to stay in control of your finances. Internet Banking is free to set up and you can choose the level of authority for each user. We offer single, dual or triple authority giving you the freedom to make sure your online banking meets your organisational needs.

With instant access to your accounts, you can manage and keep track of all your activity when and where you need to.

You'll have access to your account 24 hours a day, seven days a week. And because it's backed by industry-standard level of security, it's completely secure, giving you peace of mind that your financial information and money is safe.

2. Telephone Banking

Through our Telephone Banking service, you can speak to a member of our customer services team who will be able to help you with your query. We resolve 90% of all queries on the first contact, so you can be assured our award-winning team are best placed to support your day-to-day banking needs.

3. ALTO MasterCard®

Our ALTO MasterCard is a prepaid debit card. It's ideal for gaining instant access to petty cash as well as for online purchases. With its online reports, many customers find that having an ALTO MasterCard makes it easy and simple to manage spending and reduces the burden of handling and reconciling petty cash.

4. FREEPOST cheque deposits

We will provide you with FREEPOST envelopes so that you can send cheques direct to our clearing centre. These are specially tracked through the postal system for fast cheque clearance.

5. Faster Payments

Through Faster Payments we make the process of receiving and making payments as easy and quick as possible. We process inbound payments every hour between 8am to 4pm Monday to Friday, and in addition to this, we send outbound payments three times a day, with the last file being sent at 3.30pm.

To allow you to manage your account effectively, all payments received into your account via Faster Payments will be time-stamped so that you can see when the payment was processed.



Enjoy complete peace of mind.

An award-winning bank that has the right expertise, the right experience and the right approach.

Giving you peace of mind

Unlike many high street banks, we don't depend on borrowed money to fund our day-to-day activities. This means that we, and our customers, are protected from the financial turmoil that some banks have faced in recent times.

In addition, our shares are not traded on the Stock Exchange, and we have never traded in sub-prime investments or the complex financial instruments that have resulted in difficulties for many banks. As such we have been unaffected by events in these markets. We have a very strong liquidity position, and do not need to borrow money from the inter-bank market to fund our day-to-day activities. This keeps us in a secure, predictable position, free from speculation and risk.

We have a full UK banking license, and for most organisations your deposits are fully protected by the Financial Services Compensation Scheme (FSCS).

For further information about the scheme (including the amounts covered and eligibility to claim) please refer to the FSCS website - www.fscs.org.uk.

Investors in People

It's thanks to our dedicated and hard-working staff that we are so highly praised by our customers. All of the staff at Unity share our commitment to being socially responsible. Their commitment and values can be clearly seen in the service that we provide to our customers. We were therefore delighted to receive the bronze award from Investors in People in recognition of our staff development initiatives.

Living Wage Employer

We're also very proud to be an accredited UK Living Wage Employer. This means that every member of our staff earns not just the minimum wage but a living wage. The Living Wage is an hourly rate set independently and updated annually. The Living Wage is calculated according to the basic cost of living in the UK, and employers choose to pay the Living Wage on a voluntary basis. For more information and the latest updates please refer to their website - www.livingwage.org.uk.

An award-winning Bank

At Unity we are committed to bringing you the very best products and services, and we're proud to have received a number of prestigious industry and consumer awards.



Awarded 5 stars for our Charity Current Account



Awarded 5 stars for our Small Organisation Custom Account



Highly Commended Best Charity Account Provider



Sunday Times Best Companies to work for 2009, 2010, 2011 & 2012



Winner of the Banking Services Charity Times 2009, 2010 & 2011



Awarded Bronze by Investors in People 2012



Accredited UK Living Wage Employer in 2013

“ Banking with a difference!

Wendy York,
Deputy Director, Rhondda Cynon Taff Community Arts



We chose Unity because their approach was professional and personable. They clearly understand how we work and share the ethos of the voluntary, charitable, social enterprise and community sectors we serve.

John Ferguson,
Director, Scottish Council for Voluntary Organisations



Switching to Unity from our old High Street bank couldn't have been easier. The process was really smooth and nothing is too much trouble for Unity – when you need something, they provide it.

Graham Leaver,
Parish Clerk, Datchet Parish Council



Unity is really flexible and brilliant at helping our organisation achieve its objectives, and we've found that Unity's approach is personal and tailored to our requirements.

Catherine Stuart-Jervis,
CEO, The Charity Service

Our values

As we have a social goal supported by strong beliefs around social inclusion and acceptance, it is important to us that our customers share similar visions.

- ✓ Be **inclusive of all** regardless of race, religion, gender, disability or sexual orientation
- ✓ **Respect and value** human rights
- ✓ Be **accepting and respectful** of other peoples views and opinions and not use these to disadvantage or intimidate them
- ✓ **Support** the formal organisation of labour within the workplace
- ✓ **Not directly support** the manufacture of arms/ explosives through your business activity
- ✓ Be based in the **UK**

Join us today and let us make a difference

If you'd like to find out how banking with Unity could help your organisation achieve more, call 0345 155 3355.

t: 0345 155 3355 e: us@unity.co.uk www.unity.co.uk [@unitytrustbank](https://twitter.com/unitytrustbank)