

Why
are we
open
active
growing
committed
choosy
focused
investing
driven
proud
solid
different
and fair?

Because...

When we were first established, in 1984, our vision was to put social change, social benefit and community involvement at the core of our business.

This approach remains as important to us today; and we are proud to have been one of the early adopters as we have watched Corporate Social Responsibility (CSR) become increasingly important for just about every type of business.

We recognise that as a relatively small business, employing around 90 staff, our ability to have a direct influence on others is limited. Our approach therefore is to join with others to bring about change where we can and to set high standards for ourselves. Outlined below are examples of how this translates into everyday practice and why we are a different type of bank.

We have a socially responsible approach to who we will bank and in our attitude to lending

- We are a responsible and ethical lender. We only lend to UK-based organisations, and we have not been exposed to any “toxic debt”, as we have never engaged in any sub-prime lending.
- We turned away £14m of loan applications in 2008 because they didn't meet our strict socially responsible guidelines.
- We **won't** deal with any organisation which we believe supports or is engaged in activities which:

- ✓ do not respect or value human rights
- ✓ discriminate on the basis of race, religion or sexual orientation
- ✓ are undemocratic or intolerant of others' views, or which use intimidation or violence as a means to achieve business ends
- ✓ do not support the formal organisation of labour within the workplace
- ✓ are extremist
- ✓ are directly involved in the manufacture of arms or explosives.



INVESTOR IN PEOPLE



...it's what

We aim to satisfy our customers

We are proud that we provide the highest possible level of customer care; and this has been recognised in Charity Finance magazine's annual banking survey where we came out 'best for customer service' in 2005, 2006, 2007, 2008 and 2009. We also came top for our communication with customers in 2009.

In order to be sure we continue to meet our customers' expectations in all aspects of our service, we invite them to participate in regular surveys. Their responses and views play a major part as we continue to develop socially responsible products and services. All responses are entered into a monthly prize draw to win a £25 donation to a charity of the winner's choice.

We play an active role in our community

Our volunteering programme, **Unity in the Community**, is key to the way that we seek to take an active role in helping the communities where we operate and our colleagues live. All colleagues are actively encouraged to take five days' volunteer leave every year to work with their own choice of charity or volunteer organisations. The type and range of these organisations is as varied as the sector itself.

We seek to use our close relationship with peers, MPs, cabinet ministers and members of the shadow cabinet to ensure that the concerns of the sector are fed back to key influencers and decision-makers. Added to this, some of our trades union board members sit on official commissions, steering groups and are members of key sector organisations.

We are honest and open

We aim to treat our customers as we ourselves would want to be treated. That means that we aim to be approachable, fair, honest and open in our dealings at all times. We won't always get everything right, but when we don't, we will admit our mistakes and learn from them. It also doesn't mean that our customers will always agree with our decisions, but we will aim to explain clearly the reasons why we have reached that decision.

at we do!

We develop our people

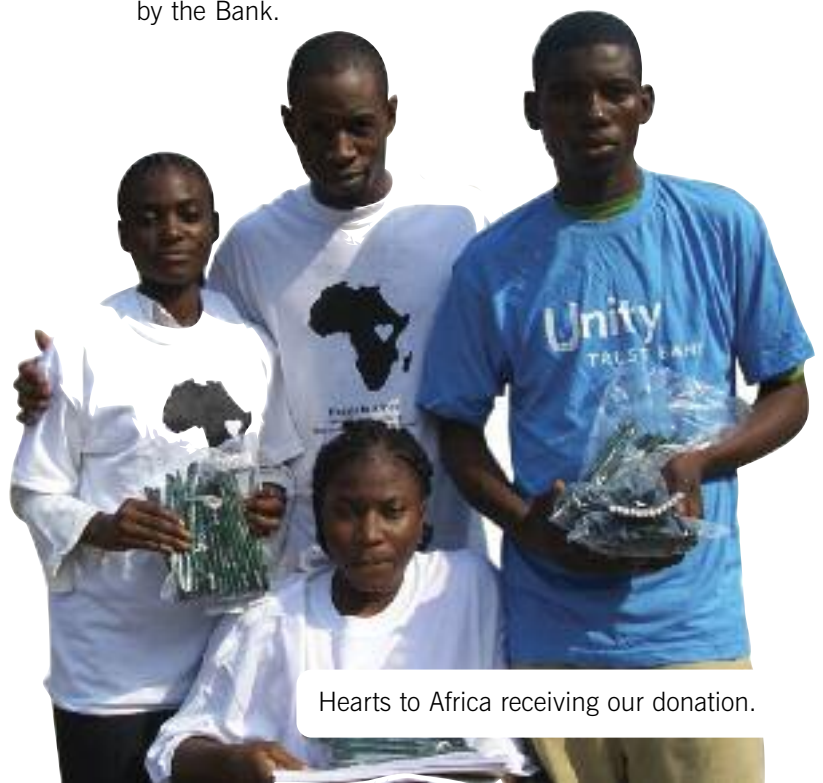
We believe that the well-being and continuing development of our colleagues is key to our continued growth and success, and all staff benefit from a committed programme of training and development.

In 2008, for the first time we took part, along with 795 other organisations, in the Best Companies annual employee engagement survey, the largest of its kind in the UK. We were delighted to have achieved the accreditation of 'One to Watch', which is an excellent result considering that it was the first time we entered the survey. We were also pleased to be re-accredited with the coveted 'Investors in People Award' in 2008.

We support UK and overseas charitable causes

Throughout the year we invested in a number of voluntary, community and charitable causes including:

- When we launched our new branding, in April 2008, we donated our remaining stock of pens, notepads and T-shirts, as well as educational materials, and £100 to the 'Hearts to Africa' charity helping improve the lives of children in sub-Saharan Africa.
- Sponsorship and donations were made to more than 25 local and national organisations and charities to help ensure that events, seminars and activities could take place, including exceptional one-off donations to help support the work of the Dunkirk Veterans Association and to the Prisoners Abroad charity.
- To encourage customers to sign up to our on-line statement service we purchased an item from Oxfam's 'unwrapped gift' scheme for every 50 customers who signed up. This provides support and training for farmers in developing countries so they can become more profitable and, in turn, contribute to their own communities and train others. Part of the service covers advice on aspects such as forming local cooperatives, and securing loans for buying seeds and equipment. Our contribution of £800 in 2008 enabled 16 farmers to be trained in this way.
- We donated a 3m x 2m exhibition stand to a charity customer after receiving a request for sponsorship, enabling them to promote their own activities.
- Throughout 2008, Unity colleagues held a number of events which raised £1,400 for the Breakthrough Breast Cancer charity – this amount was match funded by the Bank.



Hearts to Africa receiving our donation.

We respect the environment

As an office-based operation, our impact on the environment results from internal operational activities, waste disposal and business travel.

- Our waste management programme focuses on reducing consumption, reuse, recycling where possible and responsible disposal.
- Working with our landlords, we measure and actively take steps to reduce our carbon footprint and have established a carbon footprint reduction committee.
- We continue to inform our staff about the benefits of reducing our carbon footprint, through regular internal communications, and actively encourage staff to minimise their use of energy resources by such measures as recycling, switching off PCs and monitors at the end of the day, and using public transport whenever possible.

Financial inclusion

We actively support the credit union movement through our Credit Union Development Fund Grants programme, thereby positively reinforcing the government's financial inclusion programme. During 2008, a total of £6,000 in grants was made to help credit unions help themselves.

...because it's what we do

As a socially responsible bank, we have never sought to have a separate CSR policy – it's what we have always done and always will do, every day. And in these difficult times for many banks, we are encouraged that our approach of putting societies' wider interests at the core of our business is paying dividends for us, our customers, our stakeholders and our colleagues.

What we stand for

Mission

- **Achieve growth by being socially focused, customer centred, and commercially driven.**

Vision

- **Unity will be the bank of choice for the Trade Union and Social Economy movements.**

Values

- **We are committed to enabling social development and supporting community involvement.**
- **We treat customers fairly and are open, honest and transparent in our dealings with them.**
- **We are customer centred.**
- **We focus on solutions and deliver on our promises.**
- **We behave with respect and integrity and value teamwork.**
- **We will look to deliver our shareholders' goals.**



Unity Trust Bank plc, Nine Brindleyplace, Birmingham, B1 2HB
T: 0845 140 1000 F: 0845 113 0003 www.unity.co.uk
Registered in England and Wales no. 1713124 Registered office: Nine Brindleyplace, Birmingham, B1 2HB

