



How to get
more
from your bank



We're **more** than a bank

More than just a bank, Unity has been a trusted partner of organisations in the social economy for 25 years – working with them to make a real difference to people's lives and to the communities in which they live.

So it's no surprise that today 70% of our new business comes to us by customer recommendation. Bank with Unity Trust and you'll enjoy personal service and flexible banking that's in tune with the values of the social economy.

Why trust Unity **more**?

Your money has the power to help a lot of people. So it's important to keep it safe and secure. Unity Trust Bank uses money deposited with us by our customers, and does not rely on borrowing from other banks. This gives us a very strong and stable liquidity position, enabling us to invest in social economy organisations. These investments must meet our strict ethical and social responsibility policies.

We have a full UK banking licence, are regulated by the FSA and subscribe to the Business Banking Code. Our deposits are covered by the Financial Services Compensation Scheme and our shares are not openly traded. Our shareholders are our founders – trades union and the Co-operative Bank.

Get **more** from your bank

Wouldn't it be good if you could spend more time on the things that really matter? We think so too. A specialist bank for the social economy sector, Unity gives you more than a typical high street banking service. Our personal touch gives you the freedom to focus on running your organisation.

more from a One-stop shop

Whether you need day-to-day banking, loans or specialist financial services, we're here to help. Because we specialise in banking for organisations like yours, you get a full range of services tailored to suit your needs – from current and deposit accounts to credit cards and social mortgages. We can even help you with foreign transfers, delivered by our partners Travelex.

**0845
155 3355**
- the only number
you need
to have all your
banking needs met



Personal service and **more**

At Unity, we think a personal service should deliver what it promises. As well as meeting face-to-face regularly with your local development manager, you'll have their phone number and email address. Experienced in the social economy sector, our development managers can offer help and advice and can often introduce you to local funding bodies.

In fact, personal service is never more than a phone call away thanks to our Birmingham-based call centre. Our customer service has topped Charity Finance magazine's ratings in 2005, 2006, 2007 and 2008.

"We came to Unity because they really understand the voluntary sector. Their online banking is easy to use, they provide a personal, professional service, and their rates are competitive. I'd certainly recommend them to other organisations."

Ross Paterson, Manager,
CVS Clackmannanshire

Get **more** convenient banking

We believe banking should be easy – whether you want to do it on-line, over the phone, by post or at the Post Office. We can even arrange for you to be able to pay in money at your local high street bank. So with Unity, you'll enjoy all the convenience of a high street bank and more.

Our e-Payments service gives you a straight-forward and cost-effective way to make regular payments or receive subscriptions. And our triple authority internet banking is designed specifically for the social economy sector to accommodate the need for two signatures.

Tailored to **more** of your needs

Why have off-the-peg when you could have made-to-measure? At Unity, we understand the needs of organisations like yours and tailor our service to fit you. So, for example, if your organisation has a number of branches, we can offer them individual bank accounts but pay interest on the total pooled amount.

At Unity, our relationship with our customers is something we take very seriously. We've developed an Accord that sets out the rights and responsibilities of each of us, so you can be sure you'll be treated honestly, openly and fairly.

more value for money

The first UK bank to abolish penalty charges, Unity helps you do more with your money. If your organisation's turnover is less than £250,000 we can offer you a free current account. For larger organisations we offer flexible, competitive charges.

more from social economy sector

Wouldn't it be good if your bank shared your values? We do. Owned by the trade union movement and the Co-operative Bank, Unity is at the heart of the social economy sector. We seek to put social change, social benefit and community involvement at the core of our business.



Gateway to **more** decision-makers

We belong to many of the national social sector umbrella bodies, as well as their regional counterparts in each country. We have an on-going dialogue with the Office of the Third Sector, as well as the Shadow Minister, and have good links with senior trades union officials. This enables us to promote the needs and views of the sector straight to key influencers and politicians.

Unity is also your link to other organisations. In 2009, our regional development managers will again be hosting networking events where local organisations can meet and share ideas with each other.

more than words

At Unity we put our money where our values are. In 2008, we turned away £14m of loan applications because they didn't meet our strict social responsibility criteria.

We also walk the talk – putting social responsibility at the heart of everything we do. Our track record in CSR* goes back to before many people knew what it stood for. Our “Unity in the Community” initiative gives our staff five days paid leave each year, encouraging and supporting staff who spend time volunteering in the community.

In 2009, six teams of Unity Trust staff will compete in a series of events. The winning team will be the one that accumulates the most points by raising money for charities and volunteering with good causes.

Through “Unity in the Community” our staff will make a significant contribution to local communities, grow their own understanding of the issues our customers face, and help keep the bank a fulfilling place to work.

* More information on our approach to CSR and its practical implementation within the bank can be found in a separate brochure - ask your development manager for a copy.

“Our experience of Unity has been nothing but positive. Our relationship manager really understands our business and we can rely on her for support when we need it.”

David Milburn, Executive Director,
Amble Development Trust

more from our partners:

To help you get even more from your banking, we're working together with selected partners to offer you some great additional services. In its early stages, our partner programme will develop throughout 2009:

- **Save on software**

We've joined forces with Charity Technology Exchange (CTX) so you can get brand new software from household names such as Microsoft, Symantec and Cisco for less than 10% of the retail price.

- **Get debt advice**

With an estimated 50,000 voluntary sector workers struggling with debt we've joined up with the Consumer Credit Counselling Service (CCCS) to provide a free debt advice and solutions service to your employees, volunteers and beneficiaries.

- **Make card transactions simple**

We've teamed up with Streamline, the leading provider of merchant accounts in Europe, so you can accept credit and debit card payments face-to-face, by phone or on-line. You'll enjoy automated crediting as well as discounted terminal rental fees.

“Moving to Unity was straightforward. Our questions were dealt with speedily. And our staff appreciated being able to speak to people who understood what they needed. Unity have given us exactly what they promised: a personal, efficient service.”

Frances Cloyne, Head of Faculties,
Royal College of General Practitioners

What do people who've already made the move think about Unity? When we ask our customers why they chose to bank with us, these are the most common answers:

- ✓ Personal service
- ✓ Understanding the needs of social economy organisations
- ✓ Tailored, flexible banking
- ✓ One-stop shop with everything from day-to-day banking to specialist financial services
- ✓ Social values and community spirit
- ✓ Convenient banking when and where you need it
- ✓ Value for money
- ✓ Respected within the sector
- ✓ Safe and secure
- ✓ Socially responsible

So if you want a bank that ticks these boxes, give us a call **0845 155 3355**.



Bridging the gap

A social mortgage and fund-raising bridging loan from Unity Trust will help WPF Counselling & Psychotherapy move smoothly into its new £4.9m purpose-built premises.

Freeing time

Barnet Voluntary Service Council wanted a banking service that would leave them free to focus on their day-to-day work. With Unity they get a dedicated development manager and a UK customer service centre.

Creating opportunities for customer service

Loans from Unity Trust are helping Community Campus '87 continue its award-winning work – offering support, training, skills and knowledge to help young people in the Tees Valley access and maintain their own homes.

Finishing the job

When its builder went bust part way through an ambitious development project, the Salmon Youth Centre in Bermondsey turned to Unity Trust for a £1.1m loan to help them finish the work.

Supporting goals

Blue Flames is a Newcastle-based Community Amateur Sports Club providing affordable sport and recreational facilities for people in the local and wider communities. A £1.16m loan from Unity Trust helped to fund a new indoor sports hall.

Awards



We have **more** at Unity

“Unity had the best overall offering for our needs - experience in the charity sector, a wide range of services and competitive interest rates. They provide the personal service we couldn't get from a high street bank.”

Ruth Naftalin, Finance Director,
The Hansard Society

To start enjoying the benefits of specialist social economy banking, move to Unity today; we'll even give you a named person who will be responsible for making sure that your transfer to Unity runs smoothly. Simply call your local development manager, or our central development manager on **0845 155 3355**, and they'll do the rest.

• **Opening an account couldn't be easier**

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, with all the paperwork in place we can have your account open and active within ten days of receiving your completed application.

If there's anything else you need to know, your local development manager or a member of our call centre team will be happy to help.

70%
of our
new business
came by
customer
recommendation
in 2008

4 years
of receiving
best marks for
banking services
**Charity
Finance**
magazine survey

If your organisation's
turnover is less than
£250k
we can offer
you a free
**current
account**

£14m
loans declined in
2008 for failing
to meet our
strict **social
responsibility**
criteria

1st
bank
to abolish
penalty fees
and charges

25
years
in the **social
economy**

5
days paid
leave to
volunteer in
the community



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