

The following products are on-sale and available to customers:



Account Product Range Interest Rate Comparison

All Organisations have different banking needs and we have a range of accounts available to meet your needs. The availability of accounts will vary dependent upon the needs of the organisation and the suitability of the account. We will be happy to discuss the most suitable account to meet your requirements. Call us on 0845 140 1000 and we will be happy to provide you with more information.

Bank base rate 0.50% (applicable from 06 March 2009)

Product	Net Rate*	Gross Rate**	A.E.R***
Select Account #			
£0 - £2,499	0.000%	0.000%	0.000%
£2,500 - £4,999	0.000%	0.000%	0.000%
£5,000 - £9,999	0.000%	0.000%	0.000%
£10,000 - £24,999	0.000%	0.000%	0.000%
£25,000 - £99,999	0.080%	0.100%	0.100%
£100,000 and above	0.120%	0.150%	0.150%

The Select Account is subject to a £10 monthly fee, this is currently reduced to £5 a month until June 2012. A range of banking and additional benefits apply to this account, see www.unity.co.uk/select for more details. There is a minimum deposit of £10 required to open a Select Account.

Custom Account (including Small Organisation Custom Account) # ^

£0 - £2,499	0.000%	0.000%	0.000%
£2,500 - £4,999	0.000%	0.000%	0.000%
£5,000 - £9,999	0.000%	0.000%	0.000%
£10,000 - £24,999	0.000%	0.000%	0.000%
£25,000 - £99,999	0.080%	0.100%	0.100%
£100,000 and above	0.120%	0.150%	0.150%

The Custom Account is subject to a negotiable fee, based upon activity levels and balances held on the account. Your local Relationship Manager will be pleased to discuss your needs.

Tailored Current Account

This account is only available to Local Councils. Interest is paid on the whole balance at the rate shown.

£0 - £19,999	0.080%	0.100%	0.100%
£20,000 - £49,999	0.140%	0.175%	0.175%
£50,000 - £99,999	0.160%	0.200%	0.200%
£100,000 - £249,999	0.180%	0.225%	0.225%
£250,000 and above	0.200%	0.250%	0.250%

Tailored Deposit Account

£0 - £19,999	0.080%	0.100%	0.100%
£20,000 - £49,999	0.140%	0.175%	0.175%
£50,000 - £99,999	0.160%	0.200%	0.200%
£100,000 - £249,999	0.180%	0.225%	0.225%
£250,000 and above	0.200%	0.250%	0.250%

Credit Union Development Fund ++

£0 - £999	0.080%	0.100%	0.100%
£1,000 - £199,999	0.160%	0.200%	0.200%
£200,000 and above	0.240%	0.300%	0.300%

Equivalent of 0.125% of aggregated balances paid into Development Fund to help develop the Credit Union Movement in the UK with effect from 02/04/09.

90-Day Deposit Account

This account is available by negotiation with your Relationship Manager. Early withdrawal penalties apply.

£100,000+	0.800%	1.100%	1.105%
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* Net Rate is the amount of interest you will receive if your organisation pays tax at source.

** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

*** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.

Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

^ Service charges for maintaining your account will be debited to your account as arranged with your Relationship Manager at account opening.

++ Gross interest is credited in March and September. All accounts are instant access, unless shown otherwise.

September 2011