

Account Features for SMEs

	Select Account*	Custom Account	Tailored Deposit Account
Interest	Y	Y	Y
Account charges*	Y	Y	N
Access to funds	Instant	Instant	Instant
Cheque book	Y	Y	N
Paying in book	Y	Y	Y
Regular statements	Electronic	Y	Y
Standing Orders/Direct Debits	Y	Y	N
Telephone Banking	Y	Y	Y
Internet Banking	Y	Y	Y
Online Statements	Y	Y	Y
ALTO MasterCard® prepaid card	Y**	Y***	N
Savings on banking and other benefits	Y	N	N

This refers to standard day to day transaction charges, separate charges apply for non-standard services.

* Some charges are reduced for Select Account customers. See www.unity.co.uk/selectsme for more details.

** The Select Account provides two ALTO cards as part of the monthly fee. Any additional card(s) will be charged at £6 per card (see ALTO Corporate Card Summary Sheet for more information).

***ALTO cards are available on the Custom Account at a cost of £6 per card (see ALTO Corporate Card Summary Sheet for more information).

Account Range for SMEs

Base Rate is 0.5% as at 6 March 2009 start of business

Current Accounts

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 available to businesses with an annual turnover of less than £500,000. It is subject to a £10 monthly fee. This is currently reduced to £5 a month until November 2011. A range of banking and additional benefits apply to this account - see www.unity.co.uk/selectsme for more details. There is a minimum deposit of £10 required to open a Select Account.

Custom Account

Product	Net Rate [^]	Gross Rate ^{^^}	A.E.R. ^{^^^}
£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 available to businesses with an annual turnover in excess of £500,000. It is subject to a fee based upon activity levels and balances held on the account. Your local Development Manager will be pleased to discuss your needs.

Deposit Accounts

Product	Net Rate [^]	Gross Rate ^{^^}	A.E.R. ^{^^^}
Tailored Deposit Account			
Amounts from £0 - £19,999	0.080%	0.100%	0.100%
Amounts from £20,000 - £49,999	0.140%	0.175%	0.175%
Amounts from £50,000 - £99,999	0.160%	0.200%	0.200%
Amounts from £100,000 - £249,999	0.180%	0.225%	0.225%
Amounts of £250,000 and above	0.200%	0.250%	0.250%

Note for all accounts:

Details of all our accounts and interest payable on them are available on our website – www.unity.co.uk.

All accounts are instant access unless stated otherwise.

Gross interest credited quarterly in March, June, September and December. Interest is paid on the whole balance at the rate shown.

[^] Net Rate is the rate of interest which would be payable after allowing for the deduction of income tax at the rate specified by law.
^{^^} Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specific by law.
^{^^^} AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.

Where you withdraw funds without notice from an account where notice is required, the relevant interest lost on these funds will be deducted from your account at the same time your credit interest is passed.