

# Service Tariff Current Account Charges



Effective 4th June 2016

NOTE: New text is underlined for ease of reference

## NEW - Unity Custom Account

Turnover per annum <sup>†</sup>	£2m+
Fee	Negotiated
Charging cycle	Negotiated
Opening deposit	Minimum £500
Interest	No credit interest paid

## NEW - Unity Current Account

Turnover per annum <sup>†</sup>	£100k - £2m
Fee	<u>£6 per month plus 15p per individual credit and debit *</u>
Charging cycle	Quarterly
Opening deposit	Minimum £500
Interest	No credit interest paid

Turnover per annum <sup>†</sup>	Under £100k
Fee	<u>£6 per month</u>
Charging cycle	Quarterly
Opening deposit	Minimum £500
Interest	No credit interest paid

<sup>†</sup> Turnover is the total value of credits into your account(s), excluding internal transfers, across a defined period of 12 months

\* Credit and debit charges include manual Bank Giro Credits, Standing Orders in (Faster Payment in), other automated credits, cheques issued, Standing Orders out (Faster Payment out), internet bill payments (Faster Payment out), Direct Debits and other automated debits.

## Tariff of Charges

Audit Letter	£35.00 + VAT
Bank originated bill payment	£15.00
Bankers draft/cheque	£15.00
Bankers reference/status enquiry	£15.00 + VAT
Certificate of balance	£15.00
CHAPS	£28.00
Copy cheque/deposit slip (per item)	£6.00
Copy statement (per statement)	£8.00
Special presentation	£15.00
Stop cheque by phone by internet banking	£15.00 £8.00
Trace missing funds	£25.00
Unauthorised overdraft letter (Where a payment has taken your account balance overdrawn, and we have honoured that payment, we will write to advise that the unauthorised overdraft rate has been applied to the overdrawn amount)	£10.00
Unauthorised overdraft rate	25% ABR (above base rate) per annum
Unpaid cheque in (Where drawer's bank has returned a cheque unpaid, which you had previously deposited)	£6.00
Unpaid items out (per item)	£15.00, up to a maximum of £45.00 in any one day

From time to time, you may have requirements for services which fall outside our normal tariff and which may incur an additional management fee. In these circumstances, the fee will be agreed with you before we provide the service.

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## Encashment/Paying-in facility

Whilst we don't currently charge for setting up these facilities, it is possible the Post Office® or other banks may levy a charge for using their counter services. We reserve the right to debit any such charges to your accounts and to apply the following administration fee to cover our costs.

<b>Bank Giro Credit lodged by account holder/agent (in addition to contents)</b>	20p
<b>Cash paid, per £100.00</b>	
Notes	20p
Coin	20p
<b>Cash withdrawn, per £100.00</b>	
Notes	20p
Coin	20p
<b>Cash exchanged, per £100.00</b>	20p
<b>Cheque collected, per item</b>	10p

## Reconciliation Service

This service gives customers the ability to reconcile receipts and payments by automated means.

<b>Internet download set-up</b>	<b>Per account</b> £100
<b>Re-creation of Internet download</b>	£10
<b>Daily Internet download</b>	<b>Per quarter</b> £62.50
<b>Weekly Internet download</b>	£25
<b>Monthly Internet download</b>	£12.50

## Foreign Service Charges

<b>Foreign cheque</b>	<b>Minimum</b>	<b>Maximum</b>
negotiation with recourse	£9.50	£71.00
collection	£20.50	£71.00
inward collection (£10.00 of the charge is deducted from the outward proceeds)	£15.50	£21.00
<b>Foreign cheque unpaid (cheque returned unpaid which you had previously deposited)</b>	£10.00	
<b>Foreign draft (sterling or currency)</b>	£30.50	£36.00
<b>Foreign transfer (sterling or currency)</b>	£20.00	£46.00

## Important information about Unity Foreign services

- All foreign payments and transactions are undertaken for us by third party agents, and the type of foreign service will determine which agent we use. The fee shown includes their charge for providing the service in addition to our charge for processing your request. This fee will be debited to your account as a separate item.
- Please note that we can only advise foreign exchange rates when we have received your original paperwork (we are unable to accept faxed requests).
- Your account with Unity will be debited with the sterling equivalent of your foreign transfer, together with any associated fees, on the day we process your request.
- From time to time there may be additional charges made by foreign banks, relating to foreign payments, over which we have no control. These may be passed on to you when advised to us. We will notify you of the charges before we debit your account.

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# Service Tariff Bacstel IP and Unity e-Payments



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## Bacstel IP

Suitable for customers who want to make or collect payments using either their own software or an external service provider to process their Bacs payments.

This can be completed as:

- Direct Submitter - Customers using their own software
- Indirect Submitter - Customers using an external service provider

### Direct Submitters

To make payments (eg. Paying salaries, suppliers, expenses etc) you will need:

- SUN (Service User Number)
- Minimum of two Smart Cards
- Smart Card reader and software

To collect Direct Debit payments you will need:

- All of the above, plus
- AUDDIS

### Indirect Submitters

To make payments (eg. Paying salaries, suppliers, expenses etc) you will need:

- SUN (Service User Number)

To collect Direct Debit payments you will need:

- The above item, plus
- AUDDIS\*

## Set Up Costs

Bacstel IP set up costs are set by NatWest

SUN	£200.00
AUDDIS	£200.00
Paperless Direct Debit	£200.00
New Smart Card	£85.00 per card
Smart Card reader and software	£35.00

**AUDDIS:** the process that enables the electronic set up of Direct Debits once your organisation has received instructions from your customer.

**Paperless Direct Debits:** the process that enables your organisation to receive your customers Direct Debit instructions over the telephone or internet ie there is no need for a paper instruction from your customer.

Please note that all customers originating direct debits must use AUDDIS.

## Bacstel Transaction Costs – Standard Tariff

Per transaction	14p*
File (per file)	£8.00
Exceeding agreed credit limit	£100.00
Transfer of sponsorship	£100.00
File extractions / Stop / Reinput	£195.00
Recall Bacs payment	£20.00

## Unity e-Payments

Suitable for customers who make or collect payments.

**Tariff 1 – Replaces Manual Data Entry and Pay As You Go**

**Tariff 2 – Replaces Monthly Subscription**

	Tariff 1	Tariff 2
Set up **	£300.00	£300.00
Template	<u>£125.00</u>	<u>£125.00</u>
Monthly charge	<u>£10.00 + VAT</u>	<u>£24.00 + VAT</u>
Transaction per item*	<u>40p + VAT</u>	<u>21p + VAT</u>
File submissions (per file)	£2.75	£2.75
Exceeding agreed credit limit	£100.00	£100.00

Existing Service User Numbers (SUN) and people authorised to access Unity e-Payments within your organisation will automatically migrate across.

If you require additional SUNs or authorised users the following charges apply:

Additional SUN <sup>†</sup>	<u>£5.00 + VAT per month</u>
Additional user <sup>††</sup>	<u>£5.00 + VAT per month</u>

\* This charge applies to all debit and credit payments and AUDDIS transactions. Please note that Unity e-Payment can be used for direct debit collection, however to do this, you would need to be set up as an AUDDIS originator.

\*\* These charges are set by NatWest or other third party provider.

† Includes up to three SUNs

†† Includes up to six users

From time to time, you may have requirements for services which fall outside our normal tariff and which may incur an additional management fee. In these circumstances, the fee will be agreed with you before we provide the service.

For more information on any of our products or services, contact us:

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