

Welcome to Unity Trust Bank

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## How to contact us

If you have any queries, you can phone, email or write to us.

**Tel** | 0345 140 1000

**Email** | [us@unity.co.uk](mailto:us@unity.co.uk)

**Address** | Nine Brindleyplace, Birmingham, B1 2HB

**Fax** | 0345 113 0003

[www.unity.co.uk](http://www.unity.co.uk)

**Follow us on Twitter**  [@unitytrustbank](https://twitter.com/unitytrustbank)

**Is your organisation on Twitter?** If you are, we hope that you'll follow us [@unitytrustbank](https://twitter.com/unitytrustbank). We post regular 'tweets' to keep our customers up-to-date with our news as it happens; including events organised by or attended by the Bank; the Bank's news; and news from the sector.

If you're thinking about signing up to Twitter, then download our free beginners Guide to social media for charities and social enterprises, 'About that First Tweet' - [www.unity.co.uk/guide](http://www.unity.co.uk/guide). This Guide shows you how best to engage with social media platforms, how to broaden your audiences, spread your messages and fundraise, as well as showing what and when to communicate, establishing a following and measuring impact.

In our Guide, we assemble the thoughts of nearly 200 small and medium-sized charities and social enterprises on social media. The Guide also includes interviews with social media experts from Twitter, Facebook and LinkedIn, all of who give tips on how to best engage with the platforms they provide, and case studies of organisations who've successfully used social media to achieve off-line goals.

We're open Monday to Friday, 8.30am to 5.00pm, except for Bank Holidays.

For your security and for quality purposes, phone calls may be recorded.

This document is available in an alternative format.  
If you would like to receive it in larger print please call us on 0345 140 1000.

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# Welcome to Unity Trust Bank

Welcome and thank you for choosing us to provide your banking services. We realise that we operate in a very competitive market so, rest assured, now you have chosen us, we will work hard to keep you and ensure that you remain happy with our services.

Our award-winning, knowledgeable and friendly customer service team is based in our Birmingham office and will help ensure that your accounts are run smoothly, allowing you to get on with running your organisation.

If you have comments on how we deliver our services, on our products, or if you would like to see us provide a totally new service, please do contact us. Only by getting feedback from our customers will we continue to remain relevant to you.

We can be contacted by phone, email, fax or letter. Please remember that you should not include confidential information relating to your account on non secure emails.

## Transferring your account

If you decide to transfer your current account from your existing bankers to us, we will be happy to arrange this for you.

By completing a simple Account Transfer Request form, you authorise us to arrange with your previous bank to transfer any credit balances, Direct Debits and Standing Orders to your new account with us.

**If you want to find out more about this, please call us on 0345 140 1000.**

## Our values

As we have a social goal supported by strong beliefs around social inclusion and acceptance, it is important to us that our customers share similar visions.

Therefore, we ask that all our customers:

- Be inclusive of all regardless of race, religion, gender, disability or sexual orientation
- Respect and value human rights
- Be accepting and respectful of other people's views and opinions and not use these to disadvantage or intimidate them
- Support the formal organisation of labour within the workplace
- Not directly support the manufacture of arms or explosives directly through your business activity
- Are based in the UK

## How we aim to treat our customers fairly

Treating customers fairly is central to our socially responsible mission, and our belief that customers should be treated with honesty and openness. Treating customers fairly means listening carefully to our customers, understanding their needs, and developing and providing products and services that meet those needs. It means not taking advantage of them by selling them something they don't need, simply because we feel able to.

Fair treatment means being helpful to our customers, doing what we say we are going to do when we say we're going to do it, and honouring our commitments at all times. It means ensuring our people are able to make decisions with the interests of the customer at heart, and have the opportunity to challenge the 'rules' if they appear manifestly unfair to the customer. Treating customers fairly is about treating our customers as we would want to be treated as individuals.

However, fairness does not mean always being the cheapest or the best, nor does it mean always giving customers what they want. It doesn't mean treating customers all the same, catering for the lowest common denominator or taking away the customers' responsibility to make their own financial decisions. Fairness must be a balance between what is in the interests of the individual customer and of Unity Trust as a whole.

## Operating your account

We recognise that you want the process of running your bank account to be as simple and straightforward as possible. Where we can, we have designed our processes to ensure that this is the case, but there may be occasions when we are required to make enquiries to verify certain information that you have provided to us. Where this is the case, we will tell you in advance how long our process is likely to take.

This section covers all of the main activities involved in operating your account. We cannot cover every eventuality in this booklet, but we've plenty of experience in helping our customers to solve their banking issues, so if you have a question that's not covered here, please call our customer service team.

### Who we can deal with

When you opened your account you gave us details of the authorised signatories. In normal circumstances we can only deal with and accept instructions from authorised signatories, or telephone users on your account, unless you tell us otherwise.

### Changes to the people we deal with

If you need to change one or more of the authorised signatories, Internet or Telephone Banking users, please visit our website to download the necessary forms ([www.unity.co.uk/customerforms](http://www.unity.co.uk/customerforms)).

To remove an existing signatory, Internet Banking or Telephone user from your account, you can download a 'Removal of signatory, internet/telephone banking user' form from our website, complete it and send it to us.

### Keeping us up to date

Please let us know if anything else about your organisation changes, such as your address or contact details, or its legal status.

## Paying money into your account

### Posting cheques to us

To enable you to pay cheques into your account by post, we can supply you with prepaid envelopes for our processing centre. You should keep a record of the cheque(s) you post, as this will help us to trace them in the unlikely event that they go astray. You should never post cash in these envelopes.

## Encashment facility at your nominated bank

We always recommend the ALTO MasterCard® prepaid card for your petty cash needs as it provides you with the most convenient, low cost means of managing petty cash. However, we understand that some customers may need to use a high street bank of their choice to set up an encashment facility which enables you to withdraw money and pay in cash over the counter, subject to the terms of the facility we have agreed with you. There will be a charge to set up and maintain this facility.

If you opted for the encashment facility when you applied for your account, we will write to your nominated bank providing them with details of your arrangement and your signing mandate. We will receive their confirmation, usually within 10 days, and we will write to you to let you know that you can then use the encashment facility.

If you have requested an encashment facility and you don't hear from us within 14 days of activating your account, please call us on 0345 140 1000 and let us know.

### Paying in cash at any nominated high street bank

If you requested an encashment arrangement to pay in at a high street bank of your choice when you applied to open your account, you will receive a letter confirming details of the encashment arrangement we have set up for you, in addition to a paying-in book, which is personalised for your organisation. If you have not received these within 10 days of activating your account, please call us on 0345 140 1000 and let us know.

### Paying in cash and cheques at the Post Office®

If you selected the Post Office® paying in service when you applied to open your account, you will receive a Post Office® paying-in book, which is issued by The Co-operative Bank. This will enable you to pay in your cheques and cash at your nominated Post Office® counter.

The Post Office® paying-in book is not branded as a Unity Trust book, but it will have your bank account details on it to ensure the money reaches your account with us. It is very important that you always use these personalised paying-in slips when using this service. If you don't use the personalised paying-in slips, then we cannot guarantee that the payment will reach your account.



## Supplementary Listing book

When you receive your Post Office® paying-in book, you will also receive a 'Supplementary Listing' book and a supply of envelopes. Whenever you pay cash or cheques in over a Post Office® counter, you should use this book to record details of the items paid in and put a copy of your listing in one of the envelopes we sent you, along with your cheques/cash and the Post Office® paying in slip. The Post Office® will stamp your book, which has your carbon copy of the items you have listed. This will help us to trace any items in the unlikely event that they go astray.

## Faster payments

### Receiving payments

We receive inbound payments every hour between 8am to 4pm Monday to Friday, therefore your account balance could change throughout the day. To keep track of these changes, and to allow you to manage your account effectively, all payments received into your account via Faster Payments will be time-stamped so that you can see when the payment was processed.

### Making payments

We send outbound payment files three times a day. In order for payments to be sent on these files they should be authorised at least 30 minutes before the file is sent.

Any payment instructions received after 3pm or on a non-working day will be held overnight and processed the next available working day. All payments will be subject to sufficient cleared funds being available in your account and on the successful completion of our standard security checks.

See [www.unity.co.uk/faster](http://www.unity.co.uk/faster) for more details on Faster payments.

## Obtaining petty cash

### ALTO MasterCard® prepaid Corporate card

We offer the ALTO MasterCard® prepaid card as a simple solution to help you manage your petty cash needs. The ALTO card allows you to request individual personalised cards for your employees, trustees, directors and volunteers and you can load as little or as much money on to each card as you need. All requests must be signed in accordance with your bank mandate so you are fully in control of how much each person can spend in addition to being able to view all transactions on each card you request. The ALTO card offers security as it requires a PIN to be entered each time it is used, and it can be blocked if it is lost or stolen.

If you have not already applied for a card, call us on 0345 155 9876 to discuss this service and to obtain an application form. Alternatively, you will find full details of the ALTO card and an application form on our website ([www.unity.co.uk/altocard](http://www.unity.co.uk/altocard)).

## Protecting your money

Cheque books are valuable if they fall into the wrong hands. You should keep them in a secure place, which is only accessible by authorised signatories. If you suspect or discover that your cheque book or any individual cheques have been lost or stolen, you must inform us immediately.

When you issue a cheque you should start writing each line as far to the left as possible and then draw a line at the end of the writing and the words and figures so that no alterations or additions can be made. Make sure that the words and figures match and **never** pre-sign or postdate cheques as we cannot be held liable for any loss as a result of you pre-signing or postdating your cheques.

See [www.unity.co.uk/fraud-awareness](http://www.unity.co.uk/fraud-awareness) for more details on how to protect your organisation from fraud.

***If you are grossly negligent, you will be responsible for any losses on your account.***

### Stopping a cheque

If you need to stop a cheque that you have issued, you should call us on 0345 140 1000 or fax your request through on 0345 113 0003. If you use our Internet Banking service, you can stop a cheque yourself. There is a charge levied for stopping cheques. It is cheaper for you to stop them through our Internet Banking service – details of our charges can be found in the current ***Standard and Electronic Service Tariffs*** leaflet.

## Standing Orders and Direct Debits

### Transferring a Standing Order or Direct Debit from your previous bankers

If you have instructed us to transfer existing Standing Orders and/or Direct Debits from your previous bankers, we will set them up on your new account as long as they are active.

We will assume that all Standing Orders and Direct Debits are to be transferred.

### Setting up a new Standing Order

To set up a new Standing Order, you can either phone us or write to us and we will send you a Standing Order form. Please send the original form to us as we are unable to accept photocopies or faxed versions. From receipt, it takes up to five working days to set up a new Standing Order.

### Stopping a Standing Order or Direct Debit

If you need to cancel a Standing Order or Direct Debit on your account, you can either contact us to request this or, alternatively, you can expire a Standing Order and Direct Debit yourself using our Internet Banking service. You should contact us at least five working days before the item is due to be paid.

We advise you to let the originator of the Direct Debit know that you have cancelled the instruction.

### Setting up a new Direct Debit

To set up a new Direct Debit you will need to contact the originator (the person or organisation to whom you are making payments). They will help you set this up.

### Single Direct Debit payments

Unfortunately, we are unable to accept requests to stop or withhold individual Direct Debit payments.

### Direct Debit guarantee

Under the terms of the Direct Debit guarantee, if any money is wrongly taken from your account under a Direct Debit, then as soon as we are told about it, we will refund the account. If you feel that a payment has been taken from your account in error by the originator, you should also contact the originator to tell them and to ensure that the error is not repeated.

## Clearance of payments

When you receive a payment by Bacs, that money is available to you on the day that we receive it. If any credit interest is paid on the account, it will start to accrue on this day. You can find full details of when other different types of payments will be available in your account in our Terms and Conditions, or on our website. For information about cheque clearing, you can obtain a copy of our "*Changes to the cheque clearing cycle*" leaflet from our website or you can use the link [www.chequechecker.co.uk](http://www.chequechecker.co.uk) to find out when your cheque will be cleared (remember to allow an extra day when you have posted the cheque or paid it in at a Post Office®).

## General

### labelling cheques

There is no time limit for the presentation of cheques, so if you have issued a cheque which has not been presented by the payee, and which is over six months old, which you do not want to be paid, we recommend you place a stop on the cheque. You can contact us to request this or, alternatively, you can stop the cheque yourself using our Internet Banking service.

There is a charge levied for stopping cheques. It is less expensive for you to stop cheques through our Internet Banking service – details of our charges can be found in the current *Standard and Electronic Service Tariffs* leaflet on our website.

### Online statements

We offer online statements, which give you the convenience of having your statement notification emailed to registered users on the day they are produced. You can then save your statements and build up your own history, avoiding the need to obtain copy statements.

You should carefully examine your online statements and any other documents we send to you. If you find an error you must inform us immediately by calling us on 0345 140 1000.

### Request for information/annual audit

We will need your written instruction, signed in accordance with your account mandate, before we can send any information relating to your account, to a third party, including your auditors.

## Financial difficulties - how we can help

We always consider cases of financial difficulty sympathetically and positively. If you are having difficulties, for whatever reason, it is important that you let us know as soon as possible, so that we can agree a course of action together. If you haven't advised us of any difficulties and we become aware of problems, we will contact you in writing. If speed seems to be important, we may try to contact you by phone, fax or email.

The following list gives some examples of what may concern us, particularly if you do not let us know what is happening. If you:

- Go overdrawn without our agreement
- Go over your agreed overdraft limit, especially more than once
- Have items which are repeatedly returned unpaid due to lack of available funds
- No longer receive regular credits
- Make regular requests for increased borrowing or rescheduling of debts
- Have large increases or decreases in your turnover
- Are trading or operating at a loss
- Suddenly lose a key source of income, customer or employee
- Sell a large part of your business
- Use a facility for purposes other than those agreed with us
- Fail to make a loan repayment
- Do not keep to conditions set out in a loan agreement or do not supply agreed monitoring information on time
- Have another creditor who brings a winding up petition or other legal action against you

We will work with you to overcome your financial difficulties and do all we can to develop and support a recovery plan. Any agreement made will be confirmed to you in writing.

The Bank subscribes to the Lending Code, a full copy of which can be found via our website at [www.unity.co.uk/lending-code](http://www.unity.co.uk/lending-code). Whilst this is a voluntary code, Unity Trust is fully committed to meeting these standards. A booklet which provides an overview of the Code is also available via our website at [www.unity.co.uk/lending-code-guide](http://www.unity.co.uk/lending-code-guide).

If you are in difficulties, you may wish to consult your own advisors or seek help from debt counselling and business support organisations. You can find details of these from the British Bankers Association website at [www.bba.org.uk](http://www.bba.org.uk).



## Interest, charges and overdraft facilities

We can provide overdraft facilities to help get you through a short term problem, so that you don't go overdrawn on your bank account, without prior agreement from us. The arrangement of this facility may be subject to the rules of your organisation, regulations and/or constitution and our financial assessment of your request. For the sake of clarity, we will confirm details of the terms of the agreed facility to you in writing.

If you go overdrawn without arrangement or if you exceed your overdraft limit, we will charge interest at our unauthorised overdraft interest rate. The rate of interest charged on an authorised overdraft will be less than that for an unauthorised overdraft.

Debit interest is calculated on a daily basis and is usually charged quarterly in arrears. Any debit interest will be prenotified to you at least 21 days before it is debited to your account.

## Account charges

Depending on the type of account you have with us, there may be charges involved in running your account. Our **Standard and Electronic Service Tariffs** leaflet details these charges. These charges are usually debited quarterly (January, March, June and September) in arrears and you will be prenotified at least 21 days before we debit your account with the charges.

In addition, we may make charges for other services, details of which are also outlined in our **Standard and Electronic Service Tariffs**. These charges will be advised to you and debited to your account.

If we provide a service that is not listed in our **Standard and Electronic Service Tariffs** leaflet, we will agree our charge with you before we provide the service.

## Interest rates and changes to interest rates

You will have been supplied with information on the interest rates that apply to your account and if applicable, when the interest will be applied to your account.

You can find details of our products and the interest rates they attract on our website - [www.unity.co.uk/rates](http://www.unity.co.uk/rates).

If your account attracts credit interest at rates not tied to our base rate, and an interest rate change is not to your advantage, we will write to you giving you 60 days notice of the change and confirming the new rates. If the change is to your advantage we can make the change without any notice and you will find details of the new rates on our website - [www.unity.co.uk/rates](http://www.unity.co.uk/rates).

We will notify you annually of any changes to the interest rates, applied to your account throughout the year.

## Foreign payments

All foreign transfers are processed through other banks on our behalf.

To make a foreign transfer request, you can download a transfer of funds overseas form from our website and send it to us - [www.unity.co.uk/customerforms](http://www.unity.co.uk/customerforms). The request must be signed in accordance with your account mandate. We are unable to accept faxed copies.

We also offer other foreign services including foreign drafts, in sterling or another currency and we can send foreign cheques, drawn on overseas banks for collection.

For further details of these and any other foreign services, and the associated charges, please call 0345 140 1000. Alternatively you will find details of our charges in the current **Standard and Electronic Service Tariffs** leaflet.

## How you can contact us to manage your accounts

	By Phone	By Fax	Internet Banking	Standard Form	By Letter	By email of a scanned letter
<b>Opening your account</b>						
New Account application				✓		
<b>Adding new Products and Services</b>						
<b>Online Statements</b>						
Setting up online statements	✓	✓			✓	✓
Reverting back to postal statements	✓	✓			✓	✓
Adding a recipient to access online statements	✓	✓			✓	✓
Changing recipients email address for online statements	✓	✓			✓	✓
<b>Internet/Telephone Banking application</b>						
Setting up Internet Banking access				✓		
Adding a user				✓		
Changing authorisation levels		✓			✓	✓
<b>Unity e-Payment</b>						
Setting up Unity e-Payment facility				✓		
Adding a user to e-Payment		✓			✓	✓
Re-set password on e-Payment	✓	✓			✓	✓
Amend credit limit		✓			✓	✓
<b>Paying-in and Cash Facilities</b>						
Setting up Encashment Facility				✓	✓	
Amendment or cancellation of encashment facility					✓	
Setting up Post Office® paying-in facility - cheques or cash		✓		✓		✓
Setting up Post Office® Cash Account Card paying-in cash only		✓		✓		✓
Ordering Post Office® Paying-in Book	✓	✓			✓	✓
<b>Money Market</b>						
New Money Market facility		✓			✓	✓

	By Phone	By Fax	Internet Banking	Standard Form	By Letter	By email of a scanned letter
<b>Changes to your account</b>						
Change of address					✓	
Change of Signatories application				✓		
Removal of Signatory				✓		
Instructions to close account					✓	
<b>Managing your account</b>						
Ordering a Cheque or Paying-in Book	✓	✓	✓		✓	✓
Requesting Certificate of Balance					✓	
<b>Payment Instructions</b>						
Setting up new standing order			✓	✓	✓	
Amendment to Standing order		✓	✓		✓	✓
Cancellation of Standing Order	✓	✓	✓		✓	✓
One-off payments (Bill Payments)		✓	✓		✓	✓
Set up new Direct Debit	Contact the payee to set up a Direct Debit to be paid from your Unity account					
Amendment to Direct Debit	Contact the payee to cancel any Direct Debit to be paid from your Unity account					
Cancellation of Direct Debit	✓	✓	✓		✓	✓
Return Direct Debit	✓	✓			✓	✓
BACS Recall (day before payment received)		✓			✓	✓
Stop a cheque	✓	✓	✓		✓	✓
CHAPS payment		✓			✓	✓
Transfer of funds overseas				✓		
Other Foreign Services				✓		

All paperwork to be signed in accordance with the mandate and all emails to have scanned images of signatures.  
All telephone requests to be made by Telephone Banking user or signatory.  
The most popular customer forms can be downloaded from our website at [www.unity.co.uk/customerforms](http://www.unity.co.uk/customerforms).  
Where you are unable to download a form and a letter is not acceptable, please contact us for further advice.

## Terms and Conditions

Your Terms and Conditions booklet provides important information about your account, including Internet Banking and Telephone Banking and, together with the application form you signed, forms the contract between us.

For some accounts, such as our deposit accounts or the Select Account, there are additional terms and conditions. You will be supplied with a copy of these when you open one of these accounts. You can always request an additional copy of any of our terms and conditions at any time.

We may want to vary these terms and conditions from time to time. If we do, we will notify you of a change as follows:

- If the change is to your disadvantage, we will tell you about it, in writing, at least 60 days before we make the change. At any time up to 60 days from the date of the notice detailing the change, you may, without notice, switch your account, or close it, without having to pay any extra charges or interest for doing so.
- For changes which are not to your disadvantage, we may make the change immediately and tell you about it within 30 days.
- If we make a major change, or a lot of minor changes, in any one year, we will send you a copy of the new terms and conditions, or a summary of the changes.

## Lending Code

We fully subscribe to this voluntary code of practice which is independently monitored by the Lending Standards Board. The code sets standards for banks when dealing with their customers.

## Data Protection

You are entitled to access the personal records we hold about you, including personal records connected with your business under The Data Protection Act 1998. Applications for such information must be made in writing to:

***The Data Protection Officer, Unity Trust Bank,  
Nine Brindleyplace, Birmingham, B1 2HB***

A fee of £10 is payable for this information as permitted by the Data Protection Act.

The Data Protection Act only covers personal information that we hold for purposes of opening opening your account, and managing your banking relationship with us.

## Other banking services

### Internet Banking

This is a safe, secure and convenient way to do your banking at any time.

You can nominate multiple users to use the service, giving them a range of access levels. You can opt for single, dual or triple authority on Bill Payments, which gives you the option of added control over payments made outside the Bank.

You can carry out a whole range of transactions, including checking balances, paying regular bills, transferring money between Unity Trust bank accounts, or to another UK bank or building society account.

### Secure messaging

If you wish to send us a query, you can do so through secure messaging which is available once you log on. As this E-mail is directed through our own system, and not through that of a third party, it can contain private and confidential details and will remain secure.

If you would like more information about our Internet Banking service please call us on 0345 140 1000. Alternatively, you can download an Internet Banking application form from our website.

### Telephone Banking

We automatically arrange Telephone Banking for all signatories on your account. You can also nominate other key people to be Telephone Banking users. To do this you can download an application form from our website. All users have their own password to give them access to the service, which allows users to make transfers, stop cheques and obtain general information relating to the account.

### Unity e-Payment

Unity e-Payment is a simple and convenient service, which allows your organisation to make payments (Direct Credit), receive payments (Direct Debit) and send Direct Debit instructions electronically between banks (AUDDIS). It is therefore ideal for organisations wishing to make salary payments. For added security, it also provides a dual payment authority option.

You can also use Unity e-Payment as a replacement for your existing BACSTEL IP payment service, or as a disaster recovery contingency for your existing BACSTEL IP software.

We offer three different service options, tailored to your needs. If you would like some information about our Unity e-Payment service, you can find out more on our website or call us on 0345 140 1000.

## Financial Services Compensation Scheme

Our customer's eligible deposits are protected by the Financial Services Compensation Scheme (FSCS). The FSCS protects your organisation's deposits if for any reason your Bank is unable to meet its financial obligations.

For more information visit [www.unity.co.uk/fscs](http://www.unity.co.uk/fscs)

Alternatively, you can find further information about the compensation provided by FSCS on their website – [www.FSCS.org.uk](http://www.FSCS.org.uk)

## If you are not happy with our service

We pride ourselves on the fact that we listen to our customers and we do everything we can to provide you with excellent levels of service.

We recognise, however, that there may be times when we fail to meet your expectations. When this happens, we encourage you to tell us and give us an opportunity to resolve the problem to your satisfaction.

We have procedures in place to help resolve complaints and disagreements. We will act fairly and reasonably to seek to resolve problems quickly, using plain English throughout – see our website for full details.

### How and where to complain

If you are not satisfied with any aspect of our service or products, you can tell us about your concerns in the following ways:

**By phone:** 0345 140 1000

**By email:** [us@unity.co.uk](mailto:us@unity.co.uk)

**In writing:** Head of Banking Operations, Unity Trust Bank plc, Nine Brindleyplace, Birmingham, B1 2HB.

### What we will do

Your complaint will receive urgent attention from a senior member of our team. Our aim is to resolve your complaint as quickly as possible, ideally by the end of the business day following receipt. If we are able to resolve the complaint to your satisfaction, no further action will be taken.

If, for any reason, we have been unable to resolve your complaint by the end of the following business day, we will write to you within three working days of receipt of your complaint to acknowledge the complaint and let you know who is dealing with it.

By the end of eight weeks after receiving your complaint, we must send you a final response letter. We will also send you a copy of the Financial Ombudsman Service standard explanatory leaflet.

You can appeal to the Financial Services Ombudsman if you feel that we have not kept to any of these procedures. If you would like to see a copy of our full internal procedures for the reasonable and prompt handling of complaints, please call us on 0345 140 1000.

### The Financial Ombudsman Service

The Financial Ombudsman Service acts independently of the Bank and provides a free service as an impartial adjudicator. The Ombudsman can deal with complaints about most types of banking business from most types of customer.

However, there are certain types of complaint and customer that the Ombudsman cannot deal with, including the following:

- A mistake that has not caused financial loss, material inconvenience or material distress
- Matters that have been (or are being) dealt with by a court
- The way the banking system operates
- The way in which a bank used its commercial judgement for example, whether or not to grant a loan and the terms applied, unless there was maladministration (maladministration includes a material mistake, undue delay, improper discrimination or failure to follow proper procedures)
- Fees or interest that are charged properly under the terms of the account
- Where the complaint is from a business, a charity or from a trustee of a trust any of which have an annual turnover in excess of £1million

If you want to ask the Financial Ombudsman Service to review your complaint, you must do this within six months of the date of our final response letter.

You can contact the Financial Ombudsman Service in the following ways:

**By phone:** 0300 123 9 123

**By email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**By web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**In writing:** The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.





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