

Service Tariff

Current Account Charges



Unity Custom Account

| | |
|----------------------|-------------------------|
| Turnover per annum † | £2m+ |
| Fee | Negotiated |
| Charged | Negotiated |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

Unity Current Account

| | |
|----------------------|---|
| Turnover per annum † | £100k - £2m |
| Fee | £6 per month plus 15p per individual credit and debit * |
| Charged | Quarterly |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

| | |
|----------------------|-------------------------|
| Turnover per annum † | Under £100k |
| Fee | £6 per month |
| Charged | Quarterly |
| Opening deposit | Minimum £500 |
| Interest | No credit interest paid |

† 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 |
| Bank originated bill payment | £15.00 |
| Bankers draft/cheque | £15.00 |
| Bankers reference/status enquiry | £15.00 |
| 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.

Service Tariff

Current Account Charges



Encashment/Paying-in facility

For paying into your account at Post Office®, Bank Counters or via our Freepost service.

| | |
|----------------------------|---|
| Cash paid, per £100.00 | 50p*, (or part thereof, for each payment) |
| Cheque collected, per item | 30p* |

*Applies to all accounts unless your organisation's turnover is below £100k per annum, on our fixed £6 per month tariff and you pay in less than £1,500 cash or 15 cheques per month. If you were to exceed the total amount of cash paid in and/or the total number of cheques paid per month, then the charges will apply on the total cash and/or number of cheques paid in during the month and be reflected in your pre-notification of charges statement.

Reconciliation Service

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

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

Foreign Service Charges

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

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.

Service Tariff Bacstel IP and Unity e-Payments



Effective 11th August 2017

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 (e.g. 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 i.e. 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 | Tariff 2 |
|-------------------------------|----------|----------|
| Set up ** | £300.00 | £300.00 |
| Template | £125.00 | £125.00 |
| Monthly charge † | £12.00 | £28.80 |
| Transaction per item * | 48p | 25.2p |
| File submissions (per file) | £2.75 | £2.75 |
| Exceeding agreed credit limit | £100.00 | £100.00 |

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

| | |
|-----------------|-----------------|
| Additional SUN | £6.00 per month |
| Additional user | £6.00 per month |

* 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.

† All prices include three SUN and 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:

0345 140 1000 | us@unity.co.uk | unity.co.uk |  [@unitytrustbank](https://twitter.com/unitytrustbank)