



# Standard Service Tariff

Effective from 24 June 2021

Bank with us. Bank on us.

# Standard Service Tariff

## Account Charges

Unity Custom Account	
Turnover per annum*	£2m+
Fee	Negotiated
Charged	Negotiated
Opening deposit	Minimum £500
Interest	No credit interest paid

Unity Tier 2 Current Account	
Turnover per annum*	£100k – £2m
Fee	£6 per month plus 15p per individual transaction**
Charged	Quarterly
Opening deposit	Minimum £500
Interest	No credit interest paid

Unity Tier 1 Current Account***	
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 payments received into your account, excluding internal transfers, in a 12-month period.

\*\*Transaction 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.

\*\*\*May also be used as a loan servicing account.

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 payment	£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
Unarranged overdraft letter (Where a payment has taken your account balance overdrawn, and we have honoured that payment, we will write to advise that the unarranged overdraft rate has been applied to the overdrawn)	£10.00
Unarranged 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

We may charge for services which aren't set out in our Standard Service Tariff but we'll always tell you how much they'll be and check you're happy to pay them before we provide the service.

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## Account Charges

### Paying in cash to your account

You can choose to pay into your account using the Post Office®, Bank Counters or our Freepost service.

Cash paid per £100.00	Cash paid in at Post Office 60p* Cash paid in at Bank Counters 50p*
Cheque collected, per item	30p**

\*Cash paid in per £100 or part thereof, for each payment calculated monthly and charged quarterly.

Applies to all Instant Access Savings accounts and Current Accounts unless your account 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 exceed the total amount of free cash paid in and/or the total number of free cheques paid per month, the charges will apply on the whole cash amount and/or all cheques paid in during that month.

\*\*Cheques can be deposited at Bank Counters or via our Freepost service.

### Reconciliation Service

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

Internet download set-up	£100.00 per account
Re-creation of internet download	£10.00
Daily internet download	£62.50 per quarter
Weekly internet download	£25.00
Monthly internet download	£12.50

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## Additional Services

### Bacstel IP - 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
HSM certificate*	£1,100.00

\*This is also payable when renewing the facility every 3 years.

**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

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
File referral	£45.00

### Unity e-Payments

	Tariff 1	Tariff 2
Set up*	£300.00	£300.00
Template	£125.00	£125.00
Monthly charge**	£12.00	£28.00
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

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

\*\*All prices include three SUN and six users

\*\*\*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.

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## Additional Services

### Bulk Faster Payments

Transaction fee	*30p per transaction
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\*Negotiable as part of the Custom Account tariff.

### MultiPay Card

Set up fee (one off)	£50.00
Card fee	3.00 per month, per card
Transaction fee	Free
Cash Advance fee	2.5% (min £2.50) and min £50 withdrawal
Overseas transaction fee	2.75% of transaction
Non sterling transaction fee	1.75%
Returned payment charge	£30.00
Card re-issue at customer request	£10.00 (excluding lost, stolen, damaged or expiry)
Copy of sales voucher	£10.00
Copy of statement report	£10.00
Urgent card request	£25.00 (excluding delivery)
Emergency card replacement	£120.00
Settlement	14 days post statement date
Late payment fee	2% (min) of £10

### Foreign Service Charges

Foreign cheque	Minimum	Maximum
Negotiation with recourse	£10.00	£71.00
Collection	£20.00	£71.00
Inward collection (£10.00 of the charge is deducted from the outward proceeds)	£15.00	£21.00
Foreign cheque unpaid (cheque returned unpaid)	£10.00	
Foreign draft (sterling or currency)	£30.00	£36.00
Foreign transfer (sterling or currency)*	£20.00	£46.00

\*Commission fees may also be payable per transaction.

## 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.
- 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 onto you when advised to us. We will notify you of the charges before we debit your account.

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# Bank with us. Bank on us.

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

[www.unity.co.uk](http://www.unity.co.uk)  
0345 140 1000



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