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unity trust
bank



For Businesses. For Communities. **For Good.**

Unity Trust Business Savings Account and Business Current Account

Ethos / Approach to banking

- Offering: As an award-winning ethical bank, our savings deposits and lending help organisations to grow and make a positive difference to their communities. We work with organisations that deliver social impact.
- Purpose: We aim to be the bank of choice for all socially-minded organisations in the UK.
- Community: UK wide - we have our Headquarters in Birmingham and regional offices in Manchester and London with regional RMs across England, Scotland & Wales.

What is the name of your account(s) and who is eligible?

- Business Current Accounts

- Business Savings Accounts
- Business Loans to organisations with a social purpose, who want to make a difference.

Which types of Charitable Entities are you able to offer accounts to?

Registered and Unregistered Charities, Trusts, Foundations, Community Interest Companies, Charitable Incorporated Organisations, Mutuels, Clubs & Societies.

What branch-based services do you offer:

Unity itself has no branch network however we partner with local Post Office, NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland) for counter services such as Cash (In/Out) and Depositing Cheques.

If branch-based services differ on a regional basis, do you have a postcode search function that clients can use?

N/A

**Do you offer any services through the Post Office or Banking Hubs?
Please specify.**

Yes. Unity itself has no branch network however we partner with local Post Office, NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland) for counter services.

What online services do you offer:

Online Banking (including a mobile optimised website)

Online Payments. We offer 1-to-sign (caution advised) AND 2-to-sign options AND 3-to-sign options.

Most servicing aspects initiated online or digital form based.

How do you add someone to the mandate? Having the right individuals on the mandate is critical for a charity to bank effectively.

- Digitally via our website and Account Management form.
- Alternatively, you can call our support desk and find out more.

How do you add someone to online banking?

To register for Online Banking, complete our Account Management form, which can be found here [Online Banking FAQ | Ethical Online Business Banking \(unity.co.uk\)](#).

Do your Current accounts offer credit interest or is a separate Deposit account required?

No. A separate deposit account is required for interest bearing accounts.

Debit cards allowed on the account?

No.

Minimum opening deposit amount required?

£500.

Free banking and any requirements? (turnover)

We offer three tiers of current account based on the account turnover of the organisation. Please see our website for more information. All tiers pay a small monthly fee - plus some additional transaction fees may be payable.

Fee Information Document (link to) / Tariff

Please see our Banking Charges leaflet within the charges section. [Click here.](#)

Do you offer international payments? Do you have any advice for charitable entities making overseas payments?

Yes we offer international payments. Please click on the link below for further information.

[Foreign Business Banking Services | International Banking \(unity.co.uk\)](#)

Additional services available

Yes - we work with key partners to provide a range of services including Accepting Card Payments, a Corporate MultiPay Card, Bulk Faster Payments and BACS Payments.

Dual authorisation for payments

Yes. Single, Dual and Triple Authority all offered. We would caution against using Single Authority.

Dedicated phone line

Yes. UK based call centre which can be reached by calling 0345 140 1000.

Please click to view our Business Banking Account and our Business Savings Account.

Information correct as at July 2024

Best for

- Dedicated phone line
- Dual Authorisation
- Online mandate changes
- Post Office / Banking Hub services

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