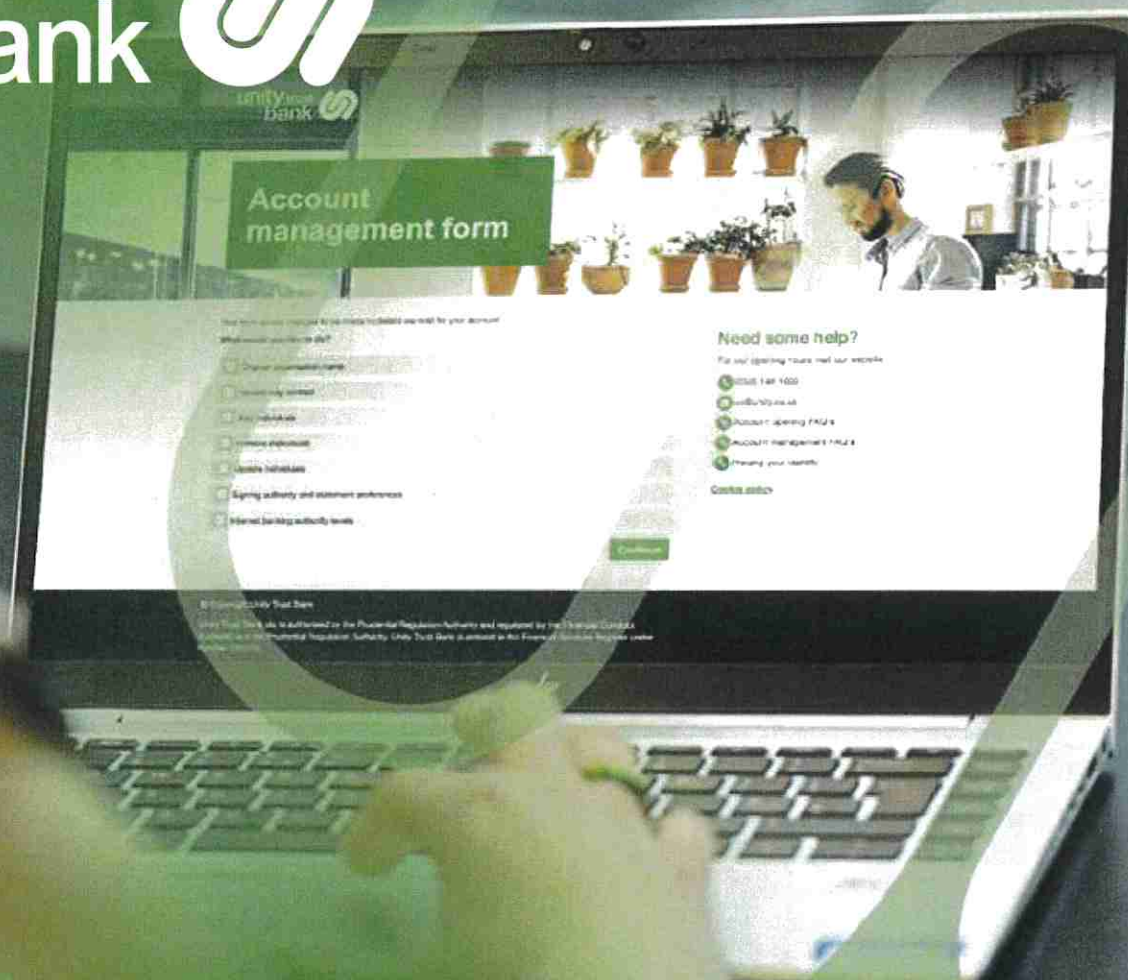


CRANLEIGH PARISH COUNCIL - STANDING COMMITTEES AND OBSERVERS ON OUTSIDE BODIES 2024/25				
Parish Council	Finance Committee (Max. 7)	Planning Committee (Max. 12)	Personnel Committee (Max. 5)	Property & Asset Committee (Max. 12)
Claire Bennett Rosemary Burbridge Trevor Cobby Alan Morrison Dave Nicholas Hannah Nicholson Marc Scully*	Trevor Cobby Dave Nicholas** Marc Scully Rowena Tyler Liz Townsend Marc Scully Clive Walker*	Claire Bennett Rosemary Burbridge** Dave Nicholas Hannah Nicholson Marc Scully Rowena Tyler Clive Walker	Rosemary Burbridge** Hannah Nicholson Marc Scully Rowena Tyler Mark West*	Rosemary Burbridge Trevor Cobby** Alan Morrison Dave Nicholas Marc Scully Clive Walker
Liz Townsend Rowena Tyler Clive Walker** Mark West				Dave Nicholas** Marc Scully Liz Townsend Rowena Tyler Clive Walker*
* Chairman ** Vice Chairman				

PARISH COUNCIL OBSERVERS		Observer	Reserve
Chamber of Commerce	BID rep	M Scully	
Climate Change Lead		M West	
Cranleigh Arts Centre		M Scully	
Cranleigh Brick and Tile Liaison Group		D Nicholas	
Cranleigh Community Fund		R Burbridge	
Cranleigh Health and Wellbeing		M Scully	
Cranleigh Heritage Trust		R Burbridge	
Cranleigh Library		R Burbridge	
Cranleigh Networking Group		E Townsend, R Tyler	
Cranleigh Vallendar Club		M Scully	
Cranleigh Neighbourhood Watch		D Nicholas	
Dementia Friendly Cranleigh		H Nicholson	
Destination Cranleigh		D Nicholas	
Dunsfold Advisory Group		A Morrison	
Gatwick - CAGNE		Vacancy	
High Street SCC Working Party		C Walker	
Internal Audit		D Nicholas, C Walker	Rowena Tyler
Knowle Park		R Burbridge, H Nicholson	
Leisure Centre		C Walker	Rowena Tyler
Older Persons Network		R Burbridge	
Remembrance Day		T Cobby	
Rowleys		R Burbridge	
SALC		M Scully, C Walker	
Surrey Police		Clerk	
Town and Parish Council meeting (Waverley)	1 Cllr plus Clerk to attend	R Burbridge, C Walker	
VJ Day		T Cobby, M Scully	
Waverley Cycle Forum		D Nicholas	
Wey & Arun Canal		R Burbridge	
Youth Council		B Bell, R Burbridge, H Nicholson, A Morrison, M Scully, E Townsend, R Tyler	
Youth Lead		B Bell	
Henry Smith Charity - 2 Councillors + 3 independent members		R Burbridge	
		Brian Cheesman	
		C Walker	
		Roy Glasper	
			Cathy Gould

If you cannot attend a meeting please ensure that you alert either the deputy or the office so that Parish Council Representation is ensured.



# Local Councils

## Account opening guidance

This guide provides useful information to help you progress an application for a new or additional bank account with Unity Trust Bank.

If your turnover exceeds £2m or if you require a call to discuss the solutions/products available for councils (or your future requirements), please contact the Public & Third Sectors team by email: [localcouncils@unity.co.uk](mailto:localcouncils@unity.co.uk) prior to submitting your application.

**Below is a list of documents of information that will be needed.**

- 1. Balance sheet total and annual budget or latest AGAR Report (showing income/expenditure)**
- 2. Information about organisation e.g. number of employees / volunteers, activities**
- 3. Last six months' bank statements for the Council**
- 4. Governing documents:**
  - Rules / Standing Orders
  - Minutes from the last meeting held (on Council letterhead)
- 5. Personal details of individuals (e.g. key contact, signatories, internet banking users):**
  - Their full name
  - Date of birth
  - Nationality
  - Current home address (plus previous address(es) if they have moved within last 3 years)
  - Mobile telephone number **and** Email address for each official

**NB:** It is recommended that **internet banking users** add **mobile numbers** rather than landlines (if they have them). This is because verification codes are easier to receive and see via text message. Any landlines should be personal rather than office based too, for ease.



**Important: each person requiring internet banking access will be asked to provide a memorable word. Please ensure they remember the word provided, as it is often forgotten by the time it comes to register for the first time.**

Identity checks are carried out automatically when the application form is submitted. Please ensure **FULL LEGAL NAMES** are inserted in the application. If electronic identity searches are unsuccessful for any individual listed on the application form, customers are notified if the searches are unsuccessful. Additional proof of identity and residence will then be requested - Full details here: [www.unity.co.uk/identity](http://www.unity.co.uk/identity)

**If the Current Account Switch Service (CASS) is being used to transfer from old to new accounts, please advise, and further information can be supplied regarding the types of switch available.**

Application Form Link: <https://apply.unity.co.uk/>

See guidance on Page 2

## On completion of application form

Once you have submitted the online application form, you will receive an automated link to download a copy of your application form for signing.

You will also receive a copy of the completed online form and transfer mandate (as applicable).

### The submission/application form will need to be:

- **Printed and signed by all signatories in black ink**  
(electronic signatures are not acceptable)
- **Accompanied by any supporting documentation**  
(as specified on the submission form)
- **Uploaded online via the link provided or scanned and emailed directly to [us@unity.co.uk](mailto:us@unity.co.uk)**
- **If you email the application, please cc the Public & Third Sectors team, for them to monitor progress – [localcouncils@unity.co.uk](mailto:localcouncils@unity.co.uk)**

The account will need to be opened with the correct key contact and signatories in place and an account number allocated. Once this happens, internet banking password(s) will be issued. Our Unity Connect Team can help with the registration process at that stage.

### Useful Links

Step-by-Step Internet Banking Video Tutorials: <https://www.unity.co.uk/tutorials/>

Tips for running your bank account: <https://www.unity.co.uk/running-your-account/>

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



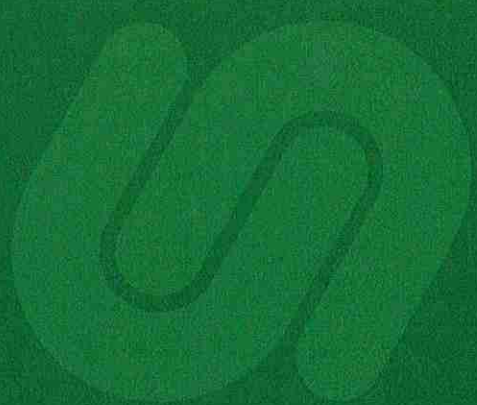
Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Unity Trust Bank is entered in the Financial Services Register under number 204570.  
Registered Office: Four Brindleyplace, Birmingham, B1 2JB.  
Registered in England and Wales no. 1713124.



## Key Features Document

---

# Business Savings Accounts

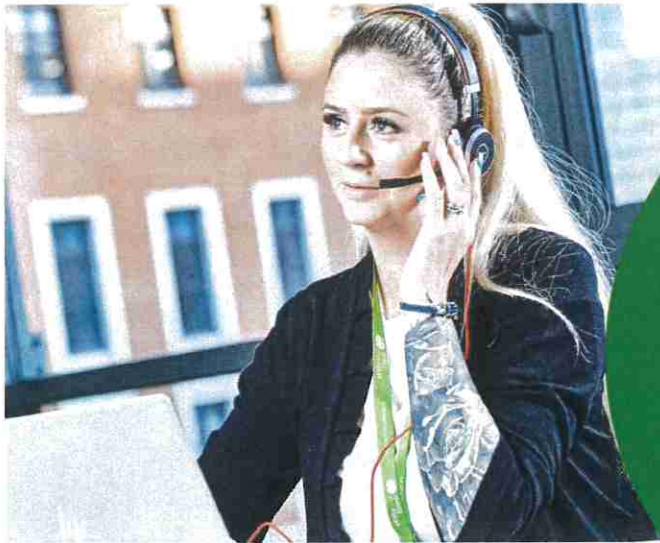


---

For Businesses. For Communities. For Good.

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





## Contents

---

Instant Access	07
30 Day Fixed Term Deposit Account	13
90 Day Fixed Term Deposit Account	19
6 Month Fixed Term Deposit Account	25
12 Month Fixed Term Deposit Account	31
General Information	37
Using your account	38
What we ask of you	41



FTDA Table

	Instant Access Savings Account	30 Day Term Deposit	90 Day Term Deposit (Deposit of £85k - £10m)	90 Day Term Deposit (Deposit of £10m+)	6 Month Fixed Term Deposit	12 Month Fixed Term Deposit
Interest Rate as of 27/02/2025	2.25%	2.96%	3.06%	3.16%	4.00%	4.00%
Term	-	30 days	90 days	90 days	6 months	12 months
Minimum Deposit	None	£85k	£85k	£10m	£85k	£85k
Maximum Deposit	None	None	£10m	None	£20m	£20m
Access	Instant	No Access	No Access	No Access	No Access	No Access
Fixed or Variable	Variable	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term
Fee	Free	Free	Free	Free	Free	Free





#### Key Features

---

## Instant Access Savings Account

# Instant Access Savings Account

This document explains the account:

- 1. Key features.
- 2. Provides other important information about our Instant Access Savings Account.

Please read this document carefully to ensure you understand this product and we recommend saving it and keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

Important Information:

- The credit interest rate can change at anytime subject to our Terms & Conditions.
- There is no debit card available for this product.
- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

Summary:

- There are no fees and you have instant access to your money.

FSCS Compensation Scheme

It's good to know that your savings are protected. If eligible, your savings with Unity Trust Bank may be protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

For more information and to find out if you're eligible please visit [www.unity.co.uk/fscs](http://www.unity.co.uk/fscs)



Summary Box

Account Name	Instant Access Savings Account	
	Gross Rate**	AER***
	2.25%	2.27%
What is the Interest Rate? (Effective 27th February 2025)	<p>*Interest rate is the fixed or variable rate of interest earned per year expressed as a percentage and which is subject to terms and conditions, may be varied or withdrawn by the Bank at any time and without notice.</p> <p>** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.</p> <p>*** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year.</p> <p>Interest will accrue daily on the amount of Funds deposited in the Account and subject to any Withdrawal is compounded quarterly. Interest is capitalised on the Funds deposited quarterly in March, June, September and December.</p>	
Can Unity Trust Bank change the interest rate?	The interest rate is variable and may be altered in accordance with our Terms and Conditions for Business Savings Accounts.	
What would the estimated balance be after 12 months based on a £10,000 deposit?	A deposit of £10,000 at an annual gross rate of 2.25% (variable) would generate an estimated balance of £10,225 in one year. This is for illustrative purposes only. (This example assumes no withdrawals, no changes to the variable interest rate over the period and interest paid annually on a cleared deposit).	
	<ul style="list-style-type: none"><li>• To open an account, you must be a UK-based organisation.</li><li>• All applications are subject to standard screening and eligibility criteria.</li><li>• There is no minimum or maximum account opening balance.</li></ul>	
How do I open the account?	<ul style="list-style-type: none"><li>• You can open an account by visiting <a href="https://apply.unity.co.uk">https://apply.unity.co.uk</a> and completing and signing a submission form (or application form for existing customers). This will need to be printed and signed by all signatories and sent with any relevant supporting documentation (those required will be specified on the submission form) to the address below.</li></ul>	

Instant Access  
Savings Account (continued)



Summary Box	
How do I manage the account?	<ul style="list-style-type: none"><li>You'll be able to access your account 24 hours a day and you won't incur an account fee.</li><li>You can close your account at any time.</li><li>This account is not designed for transactional banking, it cannot be used to make payments. To withdraw available funds you will need to make a transfer to another account.</li><li>Unlimited withdrawals, you can access your funds at anytime with no notice of withdrawal required.</li><li>Withdrawals and deposits can be made at any time to and from your nominated account only.</li></ul>
When can I access my funds?	<ul style="list-style-type: none"><li>Please note: This is not a transactional account. Withdrawals can only be made via external transfer, which incurs a £28 CHAPS fee for same-day transfers. To avoid this fee, funds must be transferred to a Unity Trust Bank current account. For full details please refer to the <a href="#">Standard Service Tariff</a>.</li><li>This is a variable rate product. If rates change we will provide 60 days notice of any changes in writing.</li></ul>
Additional Information	<ul style="list-style-type: none"><li>If you change your mind after you have opened the account and decide you don't want it, you can close your account and have your money returned, as well as any interest you have earned.</li><li>You can close your account at any time. To close your account please email <a href="mailto:us@unity.co.uk">us@unity.co.uk</a> attaching a scanned instruction signed in accordance with the account mandate or write to us at: Unity Trust Bank PO Box 7193 Planetary Road Willenhall WV1 9DG. See <a href="#">General Terms and Conditions</a> for more information.</li></ul>

To see the full comparative table [click here](#)





#### Key Features

---

## 30 Day Term Deposit Account

# 30 Day Term Deposit Account

This document explains the account:

- 1. Key features.
- 2. Provides other important information about our 30 Day Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend saving it and keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

Important Information:

- There is a minimum account opening balance of £85k.
- There is no access to the funds for the fixed term period.
- You can access our UK-based customer service centre.
- This account is only open to customers holding a Unity current account.
- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

Summary:

- There are no fees.
- We pay a fixed interest rate for a set period of time.

FSCS Compensation Scheme

It's good to know that your savings may be protected. If eligible, your savings with Unity Trust Bank may be protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

For more information and to find out if you're eligible please visit [www.unity.co.uk/fscs/](http://www.unity.co.uk/fscs/)



Summary Box

Account Name	30 Day Term Deposit Account	
What is the Interest Rate? (Effective August 2023)	Gross Rate**	AER***
	2.96%	2.96%
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.	
What would the estimated balance be after 30 days based on a £85,000 deposit?	A deposit of £85,000 at an annual Gross Rate of 2.96% (fixed) would generate an estimated balance of £85,207 after 30 days. This is for illustrative purposes only.	
How do I open and manage the account?	To open an account you'll need to complete and sign the application form from <a href="#">here</a> . The letter will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: Customers Account Team, PO Box 7193, Planetary Road, Willenhall, WV1 9DG or emailed to <a href="mailto:us@unity.co.uk">us@unity.co.uk</a>	

30 Day Term Deposit  
Account (continued)



Summary Box	
What is the minimum criteria to open an account?	<ul style="list-style-type: none"><li>▪ To open an account, you must be a UK-based organisation.</li><li>▪ All applications are subject to standard screening and eligibility criteria.</li><li>▪ There is a minimum account opening balance of £85k.</li><li>▪ There is no maximum account opening balance.</li></ul>
How do I manage the account?	<ul style="list-style-type: none"><li>▪ This account is not designed for transactional banking, it cannot be used to make payments. To withdraw available funds you will need to transfer to another account.</li></ul>
Additional Information	<ul style="list-style-type: none"><li>▪ At maturity, you can request to transfer your funds into a new Savings Account, Term Deposit or to another account of your choice (subject to any specific account terms and conditions). If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your nominated bank account.</li></ul>

To see the full comparative table [click here](#)





#### Key Features

---

## 90 Day Term Deposit Account

# 90 Day Term Deposit Account

This document explains the account:

- 1. Key features.
- 2. Provides other important information about our 90 Day Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend saving it and keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

**Important Information:**

- There is a minimum account opening balance of £85,000.
- There is no access to the funds for the fixed term period.
- You can access our UK-based customer service centre.
- This account is only open to customers holding a Unity current account.
- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

**Summary:**

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- If eligible, your savings with Unity Trust Bank may be protected by the Financial Services Compensation Scheme up to £85,000.

**FSCS Compensation Scheme**

It's good to know that your savings may be protected. If eligible, your savings with Unity Trust Bank may be protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

For more information and to find out if you're eligible please visit [www.unity.co.uk/fscs/](http://www.unity.co.uk/fscs/)



**Summary Box**

Account Name	90 Day Term Deposit Account	
	Gross Rate**	AER***
£85k - £10m	3.06%	3.06%
£10m +	3.16%	3.16%
What is the Interest Rate?† (Effective December 2023)	†Interest rate is the fixed or variable rate of interest earned per year expressed as a percentage and which is subject to terms and conditions, may be varied or withdrawn by the Bank at any time and without notice. ** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law. *** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.	
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.	
What would the estimated balance be after 90 days based on a £85,000 deposit?	A deposit of £85,000 at an annual Gross Rate of 3.06% (fixed) would generate an estimated balance of £85,641 after 90 days. This is for illustrative purposes only. Please note that this account has a step interest rate depending on the value of deposits, please see previous page for example of interest rates.	
How do I open the account?	To open an account you'll need to complete and sign the application form from <a href="#">here</a> . The letter will need to be printed and signed by all signatories in accordance with your bank mandate and sent to: Customers Account Team, PO Box 7193, Planetary Road, Willenhall, WV1 8DG or emailed to <a href="mailto:us@unity.co.uk">us@unity.co.uk</a>	

90 Day Term  
Deposit Account (continued)



Summary Box	
What is the minimum criteria to open an account?	<ul style="list-style-type: none"><li>▪ To open an account, you must be a UK-based organisation.</li><li>▪ All applications are subject to standard screening and eligibility criteria.</li><li>▪ There is a minimum account opening balance of £85k.</li><li>▪ There is no maximum account opening balance for £10m+ accounts. For accounts less than £10m, the maximum account opening balance is £10m</li></ul>
How do I manage the account?	<ul style="list-style-type: none"><li>▪ This account is not designed for transactional banking, it cannot be used to make payments. To withdraw available funds you will need to transfer to another account.</li></ul>
When can I access my funds?	<ul style="list-style-type: none"><li>▪ Withdrawals cannot be made from the account. At the end of the term you can transfer to a different account.</li></ul>
Additional Information	<ul style="list-style-type: none"><li>▪ At maturity, you can request to transfer your funds into a new Savings Account, Term Deposit or to another account of your choice (subject to any specific account terms and conditions). If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your nominated bank account.</li></ul>

To see the full comparative table [click here](#)





#### Key Features

---

## 6 Month Fixed Term Deposit Account

6 Month Fixed Term Deposit Account

This document explains the account:

- 1. Key features.
- 2. Provides other important information about our 6 Month Fixed Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

Important Information:

- There is a minimum account opening balance of £85,000.
- There is a maximum account limit of £20m
- There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, if we agree that you can end the agreement early the interest rate applied for the entire period to the whole balance will revert to the early closure rate of 2.25% AER.
- All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity you will need to apply for an Instant Access Savings Account first. (this account is free of charge).
- We do not provide financial advice to our customers, and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

Advantages:

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- Your eligible deposits with Unity Trust Bank are protected by the Financial Services Compensation Scheme up to a total of £85,000.

How it works

Summary Box		
Account Name	6 Month Fixed Term Deposit Account	
	Minimum Deposit	Gross Rate**
	£85k+	4.00%
		AER***
		4.00%
What is the Interest Rate? (Effective 9th December 2024)	*Interest rate is the fixed or variable rate of interest earned per year expressed as a percentage and which is subject to terms and conditions, may be varied or withdrawn by the Bank at any time and without notice. ** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law. *** AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.	
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.	

Summary Box	
<p><b>What would the estimated balance be after months based on a £85,000 deposit?</b></p>	<p>A deposit of £85,000 at an annual Gross Rate of 4.00% (fixed) would generate an estimated balance of £86,700 after 6 months.</p> <p>This is for illustrative purposes only.</p> <p>To open an account you'll need to complete and sign the application form from <a href="#">here</a>. The completed form will need to be printed and signed by all signatories in accordance with your bank mandate and sent to Customers Account Team, PO Box 7193, Planetary Road, Willenhall, WV1 9DG or emailed to <a href="mailto:isa@unity.co.uk">isa@unity.co.uk</a></p> <p><b>How do I open and manage the account?</b></p> <p>All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity we will open an Instant Access Savings Account for you.</p> <p>This account is not designed for transactional banking, it cannot be used to make payments. At the end of the term, available funds will automatically transfer to your Unity servicing account. You can then transfer the funds to a different account.</p>

Summary Box	
	<ul style="list-style-type: none"> <li>There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, such as but not limited to:               <ul style="list-style-type: none"> <li>In the case of a sole trader or partnership, death of a signatory; or</li> <li>The customer facing exceptional and unforeseen hardship.</li> </ul> </li> <li>If we allow you to terminate the agreement early, we will transfer the funds to your servicing account 31 calendar days after receipt of your cancellation request. You will not be entitled to receive interest at the advertised rate, and instead the reduced rate of 2.25% shall apply to the whole balance for the period the account was open.</li> <li>At maturity, you can choose to reinvest your funds into a new Unity Savings Account or Term Deposit. If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your Unity Instant Access or Current Account.</li> <li>To open an account, you must be a UK-based organisation.</li> <li>All applications are subject to eligibility criteria.</li> <li>There is a minimum account opening balance of £50k</li> <li>There is a maximum account opening balance of £20m</li> </ul>
Can I withdraw my money?	
Additional Information	

To see the full comparative table [click here](#) ▶





#### Key Features

---

## 12 Month Fixed Term Deposit Account

# 12 Month Fixed Term Deposit Account

This document explains the account:

- 1. Key features;
- 2. Provides other important information about our 12 Month Fixed Term Deposit Account.

Please read this document carefully to ensure you understand this product and we recommend keeping it safe for future reference.

This document is supplementary to both the [General Terms & Conditions](#) and the [Fixed Term Deposit Account Terms and Conditions](#).

Important Information:

- There is a minimum account opening balance of £85,000.
- There is a maximum account limit of £20m
- There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, if we agree that you can end the agreement early the interest rate applied for the entire period to the whole balance will revert to the early closure rate of 2.25%.
- We will send you a statement every six months.
- All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity you will need to apply for an Instant Access Savings Account first. (this account is free of charge).
- We do not provide financial advice to our customers, and you are not entitled to rely on us for advice or recommendations.
- All account opening requests are subject to eligibility criteria.

Advantages:

- There are no fees.
- We pay a fixed interest rate for a set period of time.
- Your eligible deposits with Unity Trust Bank are protected by the Financial Services Compensation Scheme up to a total of £85,000.

## How it works

Summary Box			
Account Name	12 Month Fixed Term Deposit Account		
	Minimum Deposit	Gross Rate**	AER***
	£85k+	4.00%	4.00%
What is the Interest Rate? (Effective 12th June 2025)	<p>****Interest rate is the fixed or variable rate of interest earned per year expressed as a percentage and which is subject to terms and conditions, may be varied or withdrawn by the Bank at any time and without notice.</p> <p>*****Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rates specified by law.</p> <p>*****AER stands for Annual Equivalent Rate and illustrates the interest rate if interest was paid and compounded each year. Interest is credited at the end of the fixed term.</p>		
Can Unity Trust Bank change the interest rate?	The interest rate is fixed for the term.		

How it works (continued)

Summary Box	
What would the estimated balance be after 12 months based on a £85,000 deposit?	<p>A deposit of £85,000 at an annual Gross Rate of 4.00% (fixed) would generate an estimated balance of £88,400 after one year.</p> <p>This is for illustrative purposes only.</p>
How do I open and manage the account?	<p>To open an account you'll need to complete and sign the application form from <a href="#">here</a>. The letter will need to be printed and signed by all signatories in accordance with your bank mandate and sent to Customers Account Team, PO Box 7193, Planetary Road, Willenhall, WV1 9DG or emailed to <a href="mailto:us@unity.co.uk">us@unity.co.uk</a></p> <p>All Fixed Term Deposits require a Servicing Account. If you do not already hold either a Current Account or Instant Access Savings Account with Unity we will open an Instant Access Savings Account for you.</p> <p>This account is not designed for transactional banking, it cannot be used to make payments. At the end of the term, available funds will automatically transfer to your Unity servicing account. You can then transfer the funds to a different account.</p>

Summary Box	
Can I withdraw my money?	<ul style="list-style-type: none"><li>• There will be no early access to the funds, however we may consider allowing you to terminate the agreement early in exceptional circumstances, such as but not limited to:<ul style="list-style-type: none"><li>- In the case of a sole trader or partnership, death of a signatory; or</li><li>- The customer facing exceptional and unforeseen hardship.</li></ul></li><li>• If we allow you to terminate the agreement early, we will transfer the funds to your servicing account 31 calendar days after receipt of your cancellation request. You will not be entitled to receive interest at the advertised rate, and instead the reduced rate of 2.25% shall apply to the whole balance for the period the account was open.</li><li>• At maturity, you can choose to reinvest your funds into a new Unity Savings Account or Term Deposit. If you do not let us know what you wish to do by the maturity date, your funds will automatically transfer into your Unity Instant Access or Current Account.</li></ul>
Additional Information	<ul style="list-style-type: none"><li>• To open an account, you must be a UK-based organisation.</li><li>• All applications are subject to eligibility criteria.</li><li>• There is a minimum account opening balance of £85k</li><li>• There is a maximum account opening balance of £20m</li></ul>

To see the full comprehensive table [click here](#)



**Key Features**

---

**General  
Information**

Key Features  
Using your account

Service	Summary Definition
Online Banking	Term deposits can be viewed and accessed through Online Banking.
Customer Service Centre	All customers can access our UK-based contact centre. Please call us on 0345 140 1000.

Further Information

All Business Savings Accounts are subject to status and [Terms and Conditions apply](#).  
[Get in touch](#) to find out more about applying for a Business Savings Account.

**Go Paperless!**  
You can choose to receive online statements and we'll notify you by email or SMS when they're available. Contact us to switch to paperless statements.

**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. To find out how, please read our [dedicated complaints page](#).

Contact us: ☎ Call us: 0345 140 1000 ✉ Email us: [us@unity.co.uk](mailto:us@unity.co.uk) 🌐 Visit us: [www.unity.co.uk](http://www.unity.co.uk)





Our Commitments to our business customers

As a lender we have committed to follow the Standards of Lending Practice for business customers. By adhering to the Standards, we are demonstrating a commitment to ensuring that our customers are treated fairly.

- We will lend responsibly and treat your business fairly and reasonably at all times.
- We will ensure that all information we provide about our products and how they work is clear and understandable so that you can decide what is best for your business' needs.
- We will provide clear, upfront information on the documents required to support an application. Taking account of this will help to ensure that we can deal with your application efficiently.
- If we are unable to approve your application, we will explain why and provide a referral, where appropriate, to alternative sources of finance.
- If your application is declined you have the right to appeal the decision.

- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
- We will confirm the conditions of your business borrowing in writing and highlight any covenants or material conditions attached to it.
- We will clearly set out the type and frequency of information we will require to monitor the business' performance.
- If your business experiences difficulties, we will seek to understand the overall circumstances to try and identify suitable and pragmatic solutions. Where appropriate, we will provide details of free debt advice.



What we ask of you:

- That, prior to making an application you double check what information we will need to process an application. If you are unsure or have any questions, please contact us. Yes ☐
- That all information you provide to us during our relationship is accurate and timely. Yes ☐
- We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us. Yes ☐
- To make sure that you understand the terms and conditions associated with your product. Yes ☐
- That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for. Yes ☐
- That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance. Yes ☐
- Take care of any security information to help prevent fraud and protect your account(s). Yes ☐
- Tell us as soon as possible if someone is misusing confidential information. Yes ☐
- Carefully check your business' account statements/records to make sure they are accurate. If anything isn't right, please get in touch with us. Yes ☐

- Please let us know if
- Your contact details change or there is a change in how your business is run for example, ownership/directorships etc, so we can keep our records up to date; Yes ☐
- Your business may be about to experience, or is experiencing difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you Yes ☐





You can view all Savings Accounts online:  
[www.unity.co.uk/business-banking/savings-account-2/](http://www.unity.co.uk/business-banking/savings-account-2/)

Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U1111\_0625

---

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

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



## Key Features

---

# Business Current Account

Important information

---

For Businesses. For Communities. For Good.

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



## Business Current Account

This document explains the key features of our Business Current Account and provides general information about this product.

Unity offers one Business Current Account with three pricing tariffs which are determined based upon the value of account turnover.

All accounts are subject to our decision criteria and we reserve the right to decline any Business Current Account application.

### Important Information:

- Tier 3 accounts will be allocated a Relationship Manager.
- Access to a UK based customer service centre.
- No debit card available.
- We do not provide financial advice to our customers and you are not entitled to rely on us for advice or recommendations.
- We offer a Tier 0 account within our business current account range with limited facilities, that is free and reserved specifically for loan servicing only.

### Summary:

- Manage your account online with 24/7 access with single, dual and triple authorisation of payments available using Online Banking.
- Personal customer service from our dedicated team who take the time to get to know your organisation.
- Access to the Unity Corporate MultiPay Card, which is Unity's charge card solution. This allows you to monitor cardholder spend and set transactional limits.
- Pay in cash and cheques on the high-street at NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland), or cash only at the Post Office.
- Predictable, transparent monthly fees.
- Access to payment services such as BACS, Accepting Card Payments, International Payments and Bulk Faster Payments.
- Plan for the future with access to our range of Savings Accounts.

## Key Features – Account overview

Terminology	Summary Definition
<b>Account Name</b>	Business Current Account
<b>Credit Interest</b>	0.00%
<b>Debit Interest and overdrafts</b>	Arranged overdrafts* are available on request and subject to eligibility criteria. The unarranged overdraft rate is a nominal rate of 25%, with an EAR** of 28.39%.
<b>Transactional fees and charges</b>	The Business Current Account has a fee of £6 per month. Transactional fees vary based upon your annual account turnover and tariff. See page 5 for more detail.
<b>Frequency of charging</b>	All account fees are charged monthly based on the previous month's transactions. Customers using Tier 2 and Tier 3 tariffs will also receive a monthly pre-notification of all Transactional fees and charges.
<b>Opening an account</b>	All accounts must be opened online using Unity's application form and an initial deposit of £500 (by electronic payment) is required.

\* Not available with the T0 Loan Servicing Account

\*\* Equivalent Annual Rate: This is equivalent to the rate of interest you'll pay if you're overdrawn for a year. You'll pay interest on the amount you're overdrawn by, and on the interest that builds up from being overdrawn.



Terminology	Summary Definition
Eligibility Criteria	UK based organisation and standard screening checks apply.
Cancellation period	<p>If you change your mind after you have opened the account and decide you don't want it, you can close your account and have your money returned, as well as any account fees you have paid and interest you have earned provided that you tell us you want to close your account within 14 days of the later of the date you opened your account, or when you received the <a href="#">General Terms and Conditions</a>. If you cancel or switch your account after this time, you won't be refunded any account fees.</p>
Closing account	<p>You can close your account at any time. To close your account please email us at <a href="mailto:us@unity.co.uk">us@unity.co.uk</a> attaching a scanned instruction signed in accordance with the account mandate or write to us at: Unity Trust Bank PO Box 7193 Planetary Road Willenhall WV1 9DG. See <a href="#">General Terms and Conditions</a> for more information.</p>

## Key Features – Account Fees

We offer one Business Current Account where pricing is set dependant upon account turnover\*.

	Loan Servicing	Turnover below £100k*	Turnover between £100k & £2 million*	Turnover above £2 million*
Fee Description	Tier 0	Tier 1	Tier 2	Tier 3
<b>Account Fee</b>	Free	£6 per month	£6 per month	£6 per month
<b>Transactional Fees**</b>	Not applicable	Not applicable	15p per individual transaction	Individual transaction cost negotiated across 3 transaction types**: 1. Automated payments 2. Faster payments 3. Manual transactions
<b>Other fees and charges**</b>	See Standard Service Tariff	See Standard Service Tariff	See Standard Service Tariff	See Standard Service Tariff
<b>Relationship Manager</b>	Yes	No	No	Yes
<b>Account Restrictions</b>	Solely for loan servicing, day to day banking unavailable.	Turnover does not exceed £100k	Turnover does not exceed £2m	Turnover does not fall below £2m

\*Turnover is the total value of payments received into your account, excluding internal transfers, in a 12-month period.

\*\*More information available at [www.unity.co.uk/terms-and-conditions](http://www.unity.co.uk/terms-and-conditions).

## Key Features – Payment Services\*

Receiving Payments	
Terminology	Summary Definition
<b>Cash</b>	A credit slip is required and cash can be deposited at any Post Office, NatWest (England and Wales), RBS (Scotland) or Ulster Bank (Northern Ireland). Please <b>contact us</b> to register for this service.
<b>Cheque</b>	A credit slip is required and cheques can be deposited at any NatWest or RBS branch.
<b>Credit slips</b>	Paying in books are available on request and will be typically sent to you within 10 working days.
<b>Foreign Currency</b>	Unity has one International Bank Account Number (IBAN) for all Unity accounts. You must specify this on all payments we will then route your funds to your specific account.
<b>Faster Payments</b>	Charged in accordance with your standard sales tariff.
<b>BACS</b>	Unity supports the receipt of BACS payments. Funds are credited to your account as soon as available.
<b>CHAPS</b>	Unity supports the receipt of CHAPS payments. Funds are credited to your account as soon as available.
<b>Accepting Card Payments</b>	Unity has partnered with Elavon to help customers accept card payments. For more information visit <a href="http://www.unity.co.uk/accepting-card-payments">www.unity.co.uk/accepting-card-payments</a> .

\*These features are not applicable for Loan Servicing accounts.

For more information on fees and charges related to Unity's payment services please visit [www.unity.co.uk/terms-and-conditions](http://www.unity.co.uk/terms-and-conditions)

Making Payments	
Terminology	Summary Definition
<b>Cheque</b>	Cheque books are available on request and will be typically sent to you within 10 working days.
<b>Debit Card</b>	Business Current Accounts do not have a debit card. Unity offers a Corporate MultiPay Charge Card. See <a href="http://www.unity.co.uk/corporate-multipay-card">www.unity.co.uk/corporate-multipay-card</a> for more information.
<b>Foreign Currency</b>	Unity uses Western Union as its International Payments provider.
<b>Faster Payments</b>	Charged in accordance with your standard sales tariff. Unity has 3 Faster Payment windows where payments are received each day. Cut off times are 10.00am, 12.00pm and 3.00pm. (payments after 15.00pm will be sent the following working day). Unity supports direct to BACS services and BACS Bureau services.
<b>BACS</b>	<ul style="list-style-type: none"> <li>• Direct to BACS is supported by NatWest. For more information please contact us at 0345 140 1000.</li> <li>• Bureau services are available using Unity e-Payments. For more information please visit <a href="http://www.unity.co.uk/business-e-payments">www.unity.co.uk/business-e-payments</a>.</li> </ul>
<b>CHAPS</b>	Unity supports CHAPS payments, all payments are issued on written request. Payments are released immediately.

\*These features are not applicable for Loan Servicing accounts.

For more information on fees and charges related to Unity's payment services please visit [www.unity.co.uk/terms-and-conditions](http://www.unity.co.uk/terms-and-conditions)

# Key Features – Using your account

Receiving Payments	
Internet Banking	Unity has a suite of digital functionality to satisfy your day to day banking needs. You can view all current and savings accounts, send us secure messages, view digital statements, make single and bulk faster payments, and manage standing orders and Direct Debits. You can also subscribe to BACS services. Please note that there is no mobile app available on this account.
Customer Service Centre	All customers can access our Birmingham-based contact centre. Please call us on 0345 140 1000.
Relationship Manager	Available for accounts that have an annual turnover of more than £2,000,000 (Tier 3).

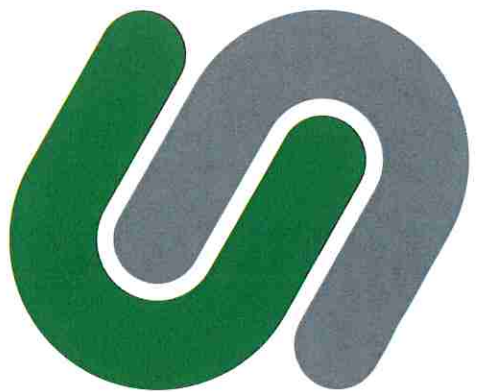
## Clearing time-scales

The table below highlights typical clearing times, click to view our [Terms and Conditions](#) and [Standard Service Tariff](#).

	NatWest/RBS	Ulster Bank	Post Office
Receive cash deposits	Yes	Yes	Yes
Cash deposit clearing	Deposit day +2	Deposit day +2	Deposit day +2
Cash withdrawals	Yes	Yes	No
Coin provision	No	No	Yes
Cheque Clearing	Yes	Yes	No



# General Information



This information is available to you at any time on our website.  
Please read this important information carefully and retain it for future reference.

## Further information

### All Business Current Accounts are subject to status and Terms and Conditions apply.

Unity adheres to the Lending Standards Board's Standards of Lending Practice which set the benchmark for good lending practice in the UK, outlining the way registered firms are expected to deal with their customers throughout the entire product life cycle.

The protections of the Standards of Lending Practice for business customers apply to businesses which at the point of lending:

- Have an annual turnover of up to £25 million in its last financial year (exclusive of VAT and other turnover related taxes), and;
- Does not have a complex ownership structure (for example, businesses with overseas, multiple or layered ownership structures).

More information can be obtained at [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

### Go Paperless!

You can choose to receive online statements and we'll notify you by email or SMS when they're available. [Contact us](#) to switch to paperless statements.

### Financial difficulties

If you would like more information about managing your finances, please speak to your Relationship Manager or call us on 0345 140 1000.

You can also find more information about financial difficulties in the Services section of our website – [www.unity.co.uk/debt-counselling](http://www.unity.co.uk/debt-counselling) or by calling Business Debit Line on 0800 197 6026.

**Start your application today by visiting [www.unity.co.uk](http://www.unity.co.uk)**

### 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. To find out how, please read our [dedicated complaints page](#).

**Contact us:** ☎ Call us: 0345 140 1000 ✉ Email us: [us@unity.co.uk](mailto:us@unity.co.uk) 🌐 Visit us: [www.unity.co.uk](http://www.unity.co.uk)

## Business Current Account – Important Information

### Switcher Guarantee

The Current Account Switch Service allows you to switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

For more information visit [www.unity.co.uk/content/uploads/Current-Account-Switch-Guarantee.pdf](http://www.unity.co.uk/content/uploads/Current-Account-Switch-Guarantee.pdf)



### FSCS Compensation Scheme

It's good to know that your deposits are protected. If eligible, your deposits with Unity Trust Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

For more information and to find out if you're eligible please visit [www.unity.co.uk/fscs](http://www.unity.co.uk/fscs)



## Our Commitments to our business customers

As a lender we have committed to follow the Standards of Lending Practice for business customers. By adhering to the Standards, we are demonstrating a commitment to ensuring that our customers are treated fairly.

- We will lend responsibly and treat your business fairly and reasonably at all times.
  - We will ensure that all information we provide about our products and how they work is clear and understandable so that you can decide what is best for your business' needs.
  - We will provide clear, upfront information on the documents required to support an application. Taking account of this will help to ensure that we can deal with your application efficiently.
  - If we are unable to approve your application, we will explain why and provide a referral, where appropriate, to alternative sources of finance.
  - If your application is declined you have the right to appeal the decision.
- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
  - We will confirm the conditions of your business borrowing in writing and highlight any covenants or material conditions attached to it.
  - We will clearly set out the type and frequency of information we will require to monitor the business' performance.
  - If your business experiences difficulties, we will seek to understand the overall circumstances to try and identify suitable and pragmatic solutions. Where appropriate, we will provide details of free debt advice.



## What we ask of you:

- That, prior to making an application you double check what information we will need to process an application.  
If you are unsure or have any questions, please contact us.

Yes ☐
- That all information you provide to us during our relationship is accurate and timely.

Yes ☐
- We ask you to think carefully about whether the business can afford the product applied for and to be open in your dealings with us.

Yes ☐
- To make sure that you understand the terms and conditions associated with your product.

Yes ☐
- That you seek professional advice, where this is appropriate for the needs of your business and the type of product you are applying for.

Yes ☐
- That the business maintains any commitments it has to us, for example providing information which we may reasonably request to monitor performance.

Yes ☐
- Take care of any security information to help prevent fraud and protect your account(s).

Yes ☐
- Tell us as soon as possible if someone is misusing confidential information.

Yes ☐
- Carefully check your business' account statements/records to make sure they are accurate.  
If anything isn't right, please get in touch with us.

Yes ☐

### Please let us know if

- Your contact details change or there is a change in how your business is run for example, ownership/directorships etc, so we can keep our records up to date;

Yes ☐
- Your business may be about to experience, or is experiencing difficulties. The sooner you do this, the more likely it is we'll be able to find a way to help you

Yes ☐





**You can download our Key Features at: [unity.co.uk](http://unity.co.uk)**

Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U825\_0525

---

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

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



# Standard Service Tariff

Effective from 5 June 2023



# Standard Service Tariff

## Unity Business Current Account

### Unity Tier 0 Loan Servicing Account

<b>Turnover per annum*</b>	N/A
<b>Fee</b>	Free with limited facilities. Only to deposit payments to service your loan with us.
<b>Opening deposit</b>	Nil
<b>Interest</b>	No credit interest paid

### Unity Tier 1 Current Account

<b>Turnover per annum*</b>	Under £100k
<b>Fee</b>	£6 per month
<b>Charged</b>	Monthly
<b>Opening deposit</b>	Minimum £500
<b>Interest</b>	No credit interest paid

### Unity Tier 2 Current Account

<b>Turnover per annum*</b>	£100k — £2m
<b>Fee</b>	£6 per month plus 15p per individual transaction
<b>Charged</b>	Monthly
<b>Opening deposit</b>	Minimum £500
<b>Interest</b>	No credit interest paid

# Standard Service Tariff

## Unity Business Current Account (continued)

### Unity Tier 3 Current Account

<b>Turnover per annum*</b>	£2m+
<b>Fee</b>	£6 per month**
<b>Charged</b>	Monthly
<b>Opening deposit</b>	Minimum £500
<b>Interest</b>	No credit interest paid

### Unity Custom Account\*\*\*

<b>Turnover per annum*</b>	£2m+
<b>Fee</b>	Negotiated
<b>Charged</b>	Negotiated
<b>Opening deposit</b>	Minimum £500
<b>Interest</b>	No credit interest paid

\*Turnover is the total value of payments received into your account, excluding internal transfers, in a 12-month period.

\*\* Plus Negotiated transaction fees. A different fee will be agreed for each of the following: faster payments, automated payments and manual transactions.

\*\*\*No longer available for new to bank customers.

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.

# Standard Service Tariff

## Additional Charges

Tariff of Charges	
<b>Audit letter</b>	£29.17 <sup>^</sup>
<b>Bank originated bill payment</b>	£15.00
<b>Bankers draft/cheque</b>	£15.00
<b>Bankers reference/status enquiry</b>	£12.50 <sup>^</sup>
<b>Certificate of balance</b>	£12.50 <sup>^</sup>
<b>CHAPS payment</b>	£28.00
<b>Copy cheque/deposit slip (per item)</b>	£6.00
<b>Copy statement (per statement)</b>	£8.00
<b>Special presentation</b>	£15.00
(Special presentation allows you to know with certainty whether a cheque will clear or not)	
<b>Stop cheque</b>	
by phone	£15.00
by internet banking	£8.00
<b>Trace missing funds</b>	£25.00
(This is to trace a payment made by you to an incorrect account)	
<b>Unarranged overdraft letter</b>	£10.00
(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 balance)	
<b>Unarranged overdraft rate</b>	Nominal rate 25% 28.39% EAR* (Equivalent Annual Rate)
<b>Unpaid cheque in</b>	£6.00
(Where drawer's bank has returned a cheque unpaid, which you had previously deposited)	
<b>Unpaid items out (per item)</b>	£15.00, up to a maximum of £45.00 in any one day

<sup>^</sup> plus VAT

\*This is equivalent to the rate of interest you'll pay if you're overdrawn for a year. You'll pay interest on the amount you're overdrawn by, and on the interest that builds up from being overdrawn.

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.

# Standard Service Tariff

## Additional Charges

### Paying in cash to your account

You can pay into your account by cash or cheques at NatWest (England and Wales), Ulster (Northern Ireland) and RBS (Scotland).

	Cash paid in at Bank Counters 50p*
<b>Cash paid per £100.00</b>	Cash paid in at Post Office 60p*
<b>Cheque collected, per item</b>	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 (£1,500>) and/or the total number of free cheques (15>) 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.

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

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.



# Standard Service Tariff

## Additional Services

Bacstel IP - Set up Costs		Bacstel Transaction Costs - Standard	
Bacstel IP set up costs are set by NatWest.		<b>Per transaction</b>	14p**
<b>SUN</b>	£200.00	<b>File (Per file)</b>	£8.00
<b>AUDDIS</b>	£200.00	<b>Exceeding agreed credit limit</b>	£100.00
<b>Paperless Direct Debit</b>	£200.00	<b>Transfer of sponsorship</b>	£100.00
<b>New Smart Card*</b>	£85.00 per card	<b>File extractions/ Stop/Reinput</b>	£195.00
<b>Smart Card reader and software</b>	£35.00	<b>Recall Bacs payment</b>	£20.00
<b>HSM certificate*</b>	£1,100.00	<b>File referral</b>	£45.00

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

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

**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.

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.

# Standard Service Tariff

## Additional Services

Unity e-Payments		
	Tariff 1	Tariff 2
<b>Set up*</b>	£300.00	£300.00
<b>Template</b>	£125.00	£125.00
<b>Monthly charge**</b>	£12.00	£28.00
<b>Transaction per item***</b>	48p	25.2p
<b>File submissions (per file)</b>	£2.75	£2.75
<b>Exceeding agreed credit limit</b>	£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.

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.

# Standard Service Tariff

## Additional Services

### Bulk Faster Payments

<b>Transaction fee</b>	*30p per transaction
------------------------	----------------------

\*Negotiable as part of the T3 Account tariff.

### MultiPay Card

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

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.

# Standard Service Tariff

## Additional Services

Foreign Service Charges		
Foreign cheque	Minimum	Maximum
<b>Negotiation with recourse</b>	£10.00	£71.00
<b>Collection</b>	£20.00	£71.00
<b>Inward collection</b> (£10.00 of the charge is deducted from the outward proceeds)	£15.00	£21.00
<b>Foreign cheque unpaid</b> (cheque returned unpaid)	£10.00	
<b>Foreign draft</b> (sterling or currency)	£30.00	£36.00
<b>Foreign transfer</b> (sterling or currency)*	£24.00	

\*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.

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.

**Contact us:** ☎ Call us: 0345 140 1000 ✉ Email us: [us@unity.co.uk](mailto:us@unity.co.uk) 🌐 Visit us: [www.unity.co.uk](http://www.unity.co.uk)





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

Unity Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, training and quality purposes.

U825\_0524

---

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

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





For Businesses. For Communities. For Good.

# Impact Report

# 2024

# Contents

CEO Update	4 - 5
Developing our Impact Model	6 - 7
What We Delivered in 2024	8 - 9
Our Impact in 2024	10 - 15
The ABCs of Impact in 2024	16 - 17
Customer stories delivering impact	
The Winner Group	18 - 19
N and F Properties Ltd with YMCA Together	20 - 21
Retrofit Transition Initiative (RTI)	22 - 23
Connected Community CIC	24 - 25
Newlands Care Home	26 - 27
Isatlas	28 - 29
York St John University	30 - 31
First Step Trust	32 - 33
Key Fund	34 - 35
St Helen Without Parish Council	36 - 37
Northamptonshire County Association of Local Councils	38 - 39
Prospect	40 - 41
Purpose-driven Initiatives	42 - 43
Unity Impact Grants	44 - 45
Banking on Sustainability: Unity's 2045 Net Zero Commitment	46 - 49
Our Impact Lessons in 2024	50
Unity's 2025 to 2030 Strategy	51
Accreditations	52 - 53
Exclusions Policy	54 - 55

Written by: Juan David Perez, Carla Walker and Joshua Meek



Unity Trust Bank supports a range of sectors including frontline healthcare providers



# CEO Update

In our 40th year, Unity continued to strengthen services for socially-minded customers and deliver positive outcomes for communities across the UK.

I am delighted to present Unity Trust Bank's 2024 Impact Report. This report demonstrates how we have strengthened our customer services and continued to support organisations that address social, economic and environmental needs.

In 2024, Unity reached the 10,000 customer milestone. We continued to focus on offering tailored support with the introduction of specialist Relationship Managers and dedicated phone lines for key sectors.

We increased our Retrofit Transition Initiative (RTI) to support Housing Associations to reduce their carbon footprint and we established our first 'Theory of Change'.

With over £1 billion of lending supporting over 700 organisations across the UK, Unity continues to deliver against our 'double bottom line' of delivering sustainable returns and positive impact for communities where it is most needed.

In 2024, Unity committed over £137 million (2023: £260 million) to 117 organisations. 50.5% of this lending went to organisations based in, or delivering services in areas of high deprivation (2023: 45.3%)

Unity's lending supported 1,109 people and households with affordable homes. Unity's RTI loans supported decarbonisation work for 931 homes through retrofitting activities - £700k more than in 2023. We supported 1,798 care home spaces, 1,806 day care spaces and 216 education spaces for a range of users.

Our lending to pharmacies provided over 3.8 million prescriptions. Our finance helped to support or create over 3,100 jobs and £9.4 million of lending enabled social investors and Community Development Finance Institutions (CDFIs) to leverage an additional £4.8 million of investment for hard to reach organisations.

We continued to align our lending practices to the United Nation's Sustainable Development Goals (SDGs) with SDG 3 – Health and Wellbeing, SDG 8 – Decent Work & Economic Growth, SDG 11 – Sustainable Cities & Communities and SDG 4 – Quality Education being the areas that received the most support in 2024.

In this year's report, we announce our commitment to reach net zero by 2045 with a critical focus on 'Just Transition'. We are ensuring our pathway includes support to organisations delivering critical social services and working with communities.

We actively engage with sector leading initiatives to improve best practice standards for impact reporting. We continued our commitment to share the 'ABC Impact Classification' of our 2024 committed loans, with 33% of loans classified as 'C – Contribute to Solutions' within Unity's classifications.

To mark our 40th anniversary, we were proud to launch a new annual Unity Impact Grants programme. We received more than 140 applications from customers and awarded six £5,000 grants.



Overall, over £89,000 was donated to organisations delivering impact across the UK through staff donations, match funding and fundraising activities. Through our partnership with The King's Trust, we provided mentoring, training and support to 106 young people. Our colleagues collectively spent a total of 283 days volunteering for good causes.

We remained an active member of the Global Alliance for Banking on Values (GABV) and signed the Fossil Fuel Non-Proliferation Treaty alongside our GABV peers. Throughout 2024 we worked with like-minded organisations that share our values. We hosted the Centre for the New Midlands 'Path to Sustainability for SMEs' roundtable and provided thought leadership at the HOMES UK 2024 conference around strategies for scalable retrofit for warmer homes.

I would like to thank our customers, shareholders, partners and our wider community for working with Unity Trust Bank to support communities across the UK and ultimately to create a better society together.



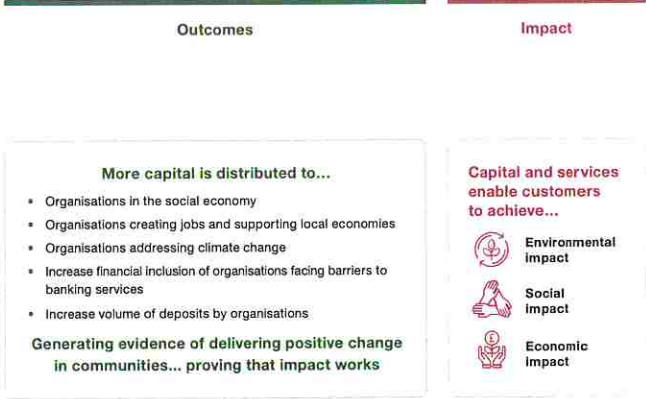
Our core purpose of delivering positive impact in local communities and adopting socially responsible business practices was recognised by the prestigious King's Award for Enterprise for Sustainable Development. Unity was one of only 29 business acknowledged for excellence in the Sustainability category in 2024.

Colin Fyfe  
Chief Executive Officer  
Unity Trust Bank

# Developing our Impact Model

In 2024, Unity engaged New Philanthropy Capital (NPC) to develop a Theory of Change aligned to our 2025 to 2030 strategy. The Theory of Change became our 'Impact Model'.

This impact model shows how Unity's actions contribute to and deliver a range of positive social, economic and environmental impacts in the UK all aligned to our purpose:



Achieving impact that advances the UN Sustainable Development Goals



# What We Delivered in 2024

Unity's Impact Model articulates how we aim to deliver our double bottom line with a customer-first approach. In 2024 our delivery against our core strategy is:



2024 Highlights	What we do differently	Outcomes	Impact
<p>£1.7 billion deposits &amp; accounts for over 10,500 values-aligned organisations</p> <p>Over £1 billion lending to 714 organisations delivering impact</p> <p>Launched new 'sector specialist' Relationship Manager roles who help organisations meet their needs and create impact</p> <p>Doubled our commitment to decarbonising social housing through £50 million to the 'Retrofit Transition Initiative'</p>	<p>£137 million committed to 117 organisations delivering positive outcomes to their customers and communities where it's needed. (2023: £263m committed, 162 organisations)</p> <p>50.5% Deprived 24.0% Not Deprived 25.5% Least Deprived</p> <p>ABC Impact Allocation</p> <p>20% A - Act to Avoid Harm</p> <p>47% B - Benefit Stakeholders</p> <p>33% C - Contribute to Solutions</p> <p>Key beneficiaries</p> <ul style="list-style-type: none"><li>Older people</li><li>People with long-term health conditions/ life-threatening or terminal illness</li><li>People living in poverty and/or financial exclusion</li></ul>	<p><b>Community Spaces and Services:</b> 1,806 day care spaces and £1.6 million donated by customers to other impact driven organisations. (2023: 572 day care spaces and £12.4m donated)</p> <p><b>Employment, Education and Training:</b> 3,194 jobs supported and 216 education spaces. (2023: 7,143 jobs supported and 36 education spaces)</p> <p><b>Environment:</b> Retrofit Transition Initiative (RTI) increased to £50 million with 931 homes supported. (2023: £25m funded and 492 homes supported)</p> <p><b>Health &amp; Wellbeing:</b> Pharmacies delivered over 3.8 million prescriptions, 1,798 care beds supported and 12,500 patients access dentistry services. (2023: 2.4m prescriptions and 1,458 care beds)</p> <p><b>Responsible Finance:</b> £9.4 million lent to the impact economy through CDFIs and 171 businesses assisted. (2023: £15m lending 365 businesses assisted)</p> <p><b>Sustainable and Affordable Housing:</b> 1,109 homes provided across the UK. (2023: 1,225 homes)</p>	<p>1 People 5 Social &amp; Environmental 8 Quality of Life 10 Affordable Housing</p> <p>4 Skills 8 Education &amp; Training</p> <p>7 Environment 11 Sustainable Communities</p> <p>3 Health &amp; Wellbeing</p> <p>1 Responsible Finance 8 Sustainable Finance 17 Sustainable Housing</p> <p>2 Affordable Housing 7 Sustainable Communities 11 Sustainable Finance</p>



# Our Impact in 2024

Unity Trust Bank's mission is to help create a better society. Our aim is to be the bank of choice for all socially-minded organisations in the UK.

We support our customers to deliver social, economic and environmental impact in their communities while also meeting their commercial needs. Our double bottom line and customer-centric approach drives everything we do.

In 2024, we supported impact-driven organisations with the following:



## UN Sustainable Development Goals in 2024

Every loan we approve contributes to one or more of the UN Sustainable Development Goals (SDGs) alongside a wider framework to assess positive impact. In 2024, we continued using the SDGs as one of the impact frameworks for our strategy.

The most representative SDGs were as follows:



Our lending directly contributed to  
**10 out of 17**  
UN Sustainable Development Goals.

**32%**  
of our lending in 2024 was allocated to customers that contribute to solutions (C)  
(2023: 23%).



**8%**

Regional distribution of new commitments in 2024

Unity Trust Bank continued to provide loans across the UK. 50.5% (2023: 45.5%) of our loans went to organisations based in areas of high deprivation.

London continued to be the largest regional concentration with 25.4% (2023: 22.0%) of commitments. We increased our loan allocation in areas such as North West 20.2% (2023: 13.9%), North East 6.5% (2023: 3.0%) and West Midlands 10.3% (2023: 8.7%).



Values committed by deprivation



\*Defined through assessing lending committed to the top four deciles of deprivation (deprived), deciles five and six (not deprived) and greater than six (least deprived) according to Indexes of Multiple Deprivation.



Supporting organisations in Northern Ireland

Unity provided a loan to a care home delivering much-needed care services in an area of high deprivation in Northern Ireland. This new finance supported a customer to deliver positive impact where the elderly population had limited access to care homes. Thanks to the financial support provided by Unity Trust Bank, the care home has been able to maintain its services providing 36 beds and protecting 36 jobs.

By measuring the 'location of impact' we identified

£59.6 million

where positive impact was delivered in a different location/region than our customers' head office.

(43.5% of total commitment in 2024)

Additionally...

£25.9 million

was allocated to deprived areas by measuring where impact is delivered.

Key Outcome Areas

In 2024, Unity continued to work with impact-driven organisations across the UK. This work has enabled Unity to support the delivery of a range of benefits to diverse communities with different needs, especially in areas of high deprivation.

Unity updated our key outcome areas in 2024 to reflect the variety of users, communities and services we support. Our key outcome areas are:

Community Spaces and Services	Health and Wellbeing
Environment	Employment, Education and Training
Responsible Finance	Sustainable and Affordable Housing



What is our lending used for?

In 2024, our loans supporting organisations to purchase fixed assets (property/land) or undertake acquisitions was 49% of total commitment (2023: 42%). Refinancing loans from other lenders decreased 25 percentage points (2024: 16%, 2023: 41%).

Key beneficiaries\*\* and end users of Unity's lending:

Older people

People with long-term health conditions/ life threatening or terminal illness

People living in poverty and/or financial exclusion

People with learning disabilities and/or other neurodivergence

People experiencing homelessness

Young people who are NEET (Not In Education, Employment or Training)

We recognised that over half\* of our 2024 lending commitment was allocated to impact-driven organisations serving disadvantaged people or those facing discrimination.

In line with Unity's commitment in the care home sector, the most representative beneficiary group was Older People 27% (2023: 19%); nevertheless, the young people who are NEET (Not in Education, Employment or Training), people with mental health needs, refugees, asylum seekers, undocumented and other migrants groups displayed a remarkable growth.

\*Measurement taken from 96% sample of the value of the loans committed in 2024 based on data availability.  
\*\*Beneficiary groups taken from the Good Finance 'Outcomes Matrix' categories.





# The ABCs of Impact in 2024

In 2024, Unity continued the 'ABCs of Impact' as developed by Impact Frontiers and hosted by the Impact Management Platform.

The ABCs aim to support the high-level communication and analysis of the types of impact delivered by investment into three broad categories. Unity has developed the categories with the following classifications for our portfolio:

## A Act to Avoid Harm

### Includes:

Improving outcomes that are unsustainable to become closer to sustainable  
or  
Supporting organisations that do not create unsustainable outcomes and contribute indirectly to B or C grade initiatives\*.

## B Benefit Stakeholders

### Includes:

Acting to Avoid Harm  
and  
Actively benefiting stakeholders by maintaining or causing improved wellbeing.

## C Contribute to Solutions

### Includes:

Acting to Avoid Harm  
and  
Benefit Stakeholders  
and  
Improves the wellbeing of end-stakeholders and/or the environment so that the outcome moves from unsustainable or negative outcome range.

We continued our commitment to share the 'ABC Impact Classification' of our 2024 committed loans, with 33% (2023: 22%) of loans classified as 'C – Contribute to Solutions' within Unity's classifications. This result reflects that our commercial and credit team recognise and measure the difference when

an organisation supports a specific disadvantaged group. Unity's Retrofit Transition Initiative (RTI) was a pivotal element to increase our 'C – Contribute to Solutions' participation in our loan commitments to support the decarbonisation of many homes in the housing association sector.

\*This is an adaptation made by Unity Trust Bank based on the ABCs of Enterprise Impact. Organisations that commit to onward grant and donations to positive outcomes.

<sup>†</sup>ABC of Enterprise Impact | Impact Frontiers

16 Registration No 01713124

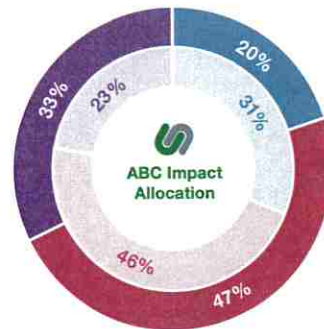


## 20%

### Act to Avoid Harm

98 charities across the UK benefit from donations made by impact-driven organisations categorised as A. In 2024, Unity identified a total of £1.6m in donations.

All loans committed in 2024 were assessed against these categories with the following allocation:



## 47%

### Benefit Stakeholders

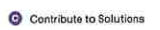
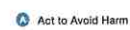
Customers such as N and F Properties Limited based in Liverpool demonstrate the importance of providing long-term and reliable for facilities for others.

## 33%

### Contribute to Solutions

Customers such as The Winner Group provide specialist support for women and children fleeing domestic abuse. This women-led organisation offers a wide range of services to help a vulnerable group.

89% and 81% of the lending to housing associations and charities, respectively, went to Contribute to Solutions.



# The Winner Group

Support centre run by women, for women, expands its presence in Hull following six-figure funding.

**C**  
Contribute to  
Solutions

Loan amount: £294,500

Region: Yorkshire and the Humber



An award-winning organisation providing housing and support for thousands of women and children escaping domestic violence is expanding its purpose-built HQ, Purple House, thanks to finance from longstanding banking partner Unity.

The Winner Group started life in the late 1990s when a handful of volunteers from the Preston Road Estate came together to support women in crisis.

Now a multi-million pound enterprise with a portfolio of 180 properties, it provides flexible short and long-term accommodation and an array of services including specialist domestic abuse support, a charity shop, training centre, not-for-profit law firm and free nursery places for women accessing services.

Winner first banked with Unity over a decade ago after the organisation secured a £1 million grant through the Government's Empty Homes programme and wanted to match it with finance.

Lisa Hilder MBE, Treasurer and founding member, said: "We shopped around for a social purpose bank and Unity lent us £980,000 to help multiply the benefit that we could achieve."

"Bringing all these homes back into use to help women was the beginning of our relationship. Unity worked with us and understood our aspirations. Some banks are only concerned about the money side of things whereas Unity is genuinely interested in helping customers to develop and grow."

"If we ever have an issue we always get help really quickly through the call centre or through our Relationship Manager Michael Wicks."



Chris Gibson, Affordable Justice Office Administrator and Lisa Hilder MBE, Treasurer at Winner, with Unity Trust Bank Relationship Manager Michael Wicks



Ann Clarkson CEO at Winner with Unity Trust Bank Relationship Manager Michael Wicks

## Impact

Winner Group's 42-strong female workforce - some of whom are previous service users - are based at Purple House in Preston Road. The building's purple, green and white colours are in homage to the Suffragette movement and its feminist ethos.

The expansion will create additional storage space for the charity shop which serves the whole Preston Road Estate. It's an area of high deprivation and all items are 50p.

There will also be extra office space for providing affordable legal advice.

Lisa said: "Around one in four women will be in a violent relationship at some point."

"Typically, when a woman comes to us, she's in crisis. She's stressed and worried about her children. She might have physical injuries and she doesn't know which way is up. She's anxious and in tears."

"After that first conversation with us, you can see her physically start relaxing; understanding that there is hope and that she's not stuck in whatever hell she's been experiencing."

"From there everything we do is about helping her rediscover her own identity, take back control and rebuild a safe life."

"By the time we've finished working with her, she's a different woman. She's relaxed, happy, can articulate what her hopes and goals are and her children are happy too."

"Some banks are only concerned about the money side of things whereas Unity is genuinely interested in helping customers to develop and grow."

Lisa Hilder MBE, The Winner Group



# N and F Properties with YMCA Together

Seven-figure funding helps create new supported-living accommodation for people experiencing homelessness in Liverpool.



Loan amount: £1,239,000

Region: North West



Property development company, N and F Properties, has transformed a piece of derelict land into purpose-built accommodation for YMCA Together offering 17 en-suite bedrooms and office space, thanks to a £1.2 million loan from Unity.

The former brownfield site, in the Conservation area of Toxteth, now boasts a bespoke Victorian-style house that complements the district's architectural heritage while incorporating modern features such as energy efficient heating and lighting, solar panels and insulation.

The building's energy consumption is 30% lower than most new builds – earning it a prestigious 'very good' BREEAM rating alongside the critical social impact provided to people experiencing homelessness by YMCA Together.

N and F Properties, owned by Neil Colquhoun, specialises in good quality multi-occupancy developments across Merseyside and this is the latest in a series of collaborations with YMCA Together.

Ellie McNeil, CEO at YMCA Together, said: "Neil is a great landlord partner for us. There's the flexibility of the lease, the mutual high standards and expectations

over the quality of the accommodation, and from a business point of view, we can talk openly about what we need and what can be delivered and that's really helpful."

Neil said: "We've worked with the YMCA for six years now, developing properties and leasing to them. There's a sense of fulfilment knowing that you're creating accommodation for people who haven't had a good start in life or who aren't doing very well at the moment.

"This is the second loan we've had with Unity. I was introduced through my broker, Empire Finance, and my Relationship Manager David Robinson is perfect to work with. There's a real common-sense approach with David; he's very practical and I get clear answers to questions."

"There's a sense of fulfilment knowing that you're creating accommodation for people who haven't had a good start in life or who aren't doing very well at the moment"

Neil Colquhoun,  
N and F Properties



From left: Neil Colquhoun, owner of N and F Properties, David Robinson, Relationship Manager at Unity Trust Bank and Ellie McNeil, CEO at YMCA Together

## Impact

The YMCA plays an important role in providing housing and support for people experiencing homelessness and the Bentley Road service was commissioned by Liverpool City Council.

Ellie said: "I've been working in this field for 20 years and the number of people sleeping rough is the highest it's ever been. We aren't an organisation that grows for a business purpose, we grow to meet the needs of the people, and the need for our services is ever increasing."

Ten of the beds in Bentley Road are for people experiencing homelessness, while the other seven are for people who have complex needs including personal care needs.

Ellie said: "Some people experiencing homelessness have really poor health inequalities and so part of the work that we do is to provide extra support through partner organisations."

"We work to people's individual outcomes. For some, it's about reconnecting with family. For others, it's about getting their physical health needs sorted or it's getting some stability around their drug and alcohol use. Our work is very person-centred."

"The best outcome is that people can develop their self-efficacy to the point where they no longer require support. They can then step down from the service and maybe move into a property of their own."

# Retrofit Transition Initiative (RTI)

With a Government target for the UK to reach net zero by 2050, housing associations play a key role in achieving this ambition.



Sustainable and Affordable Housing



Unity Trust Bank has committed to provide £50m in funding (up to £3m per customer, alongside a traditional lending product) to Housing Association customers through its new decarbonisation initiative.

The Retrofit Transition Initiative (RTI) offers to support the delivery of energy efficient projects within the UK's social housing stock.

At Unity, we believe that finance has an important role to play in achieving a greener future and positively contributing to the UK's transition to a net zero carbon economy.

## In London

In 2024, RTI supported 129 homes located in a deprived area of London, providing accommodation for disadvantaged and vulnerable groups such as refugees, asylum seekers, and undocumented people.

## In Scotland

In addition, 802 households in Scotland were able to upgrade their heating systems to meet net zero standards including better insulation.



Providing quality, affordable and energy efficient homes is critical for ensuring wellbeing of communities and meeting the UK's net zero goals. In 2024:



**18 organisations**  
Unity provided 21 loans to 18 organisations specifically focused on the provision of housing.



**+1,000 households**  
Over 1,000 households accessed accommodation through our lending.



**12 loans to SDG 11**  
12 loans directly contributed to UN Sustainable Development Goal 11 – Sustainable Cities and Communities.



**931 social housing**  
931 social housing units benefited from decarbonisation as a result of our Retrofit Transition Initiative.

Our loans provided affordable and accessible accommodation to people experiencing homelessness, refugees, and asylum seekers.



# Connected Community CIC

Rehabilitation unit for people recovering from addiction opens in the North East following six-figure loan.



From left, John Carling, owner of Solutions Northern; Mark Harrison, owner of Connected Community CIC; Jonathan Bowden, Head of Health Inclusion for Public Health South Tees; Michael Wicks, Relationship Manager at Unity Trust Bank



Health and Wellbeing



Loan amount: £500,000

Region: North East



Mark Harrison has transformed a former care home in Middlesbrough into an 11-bed residential home for people recovering from drug and alcohol abuse.

Mark is a local authority health consultant who set up Connected Community CIC because he was concerned about the lack of rehabilitation facilities in South Tees.

He wanted to redevelop the property to provide a safe environment where people can continue their recovery, find employment and move on to a home of their own.

Having bought the care home seven years ago, Mark endured a protracted planning process and escalating costs and required a loan to complete the project.

Using his life savings and £500,000 finance the home finally opened in 2024.

Mark said: "My Relationship Manager at Unity, Michael Wicks, was absolutely brilliant. We talked through everything and the effort he put in was phenomenal.

"Unity's values chimed with mine in terms of what I do and who I support, and it was the type of financial partner I wanted to be with. From where I was, to where I am now, is like night and day."



"Unity's values chimed with mine in terms of what I do and who I support, and it was the type of financial partner I wanted to be with."

Mark Harrison,  
Connected Community CIC

## Impact

Mark, a former nurse and local authority health consultant, joined the NHS in 1987.

When his brother-in-law, a haemophiliac, died after contracting HIV through contaminated blood products, he moved to the needle exchange programme.

He helped other people at risk and educated drug users about the dangers of sharing needles.

Mark said: "There's still a lot of stigma around addiction. People often turn to drugs or alcohol because they're trying to fill a hole in their life, or because of past traumas, not because they're a bad person.

"There weren't enough rehabilitation programmes in South Tees so people had to travel to other parts of the country.

"I wanted to provide somewhere local, where those who've completed their detox programme can learn how to live differently and rebuild their lives."

Jonathan Bowden, Head of Inclusion Health for Public Health South Tees, said: "There is a significant local need for accommodation-based services due to the increasing prevalence of harmful alcohol and drug use.

"This project will provide invaluable support to people who have chosen abstinence. I'm sure the fantastic facility that Mark and Connected Community CIC has developed will be a big part in many recovery journeys."

In the UK, supporting the health and wellbeing sector is particularly important due to the pressures on the NHS and growing demand for mental health and social care services. We provide lending to health and social care services:



### 19 UK pharmacies

Unity provided funding (23 loans) to 19 pharmacies who provided over 3.8 million prescriptions and access to services in communities.



### Supported 28 care homes

With 31 loans to deliver services to a range of users including older people, people with dementia, people with physical or mental disabilities and people recovering from addiction.



### Supporting domiciliary care

Unity widened its sector allocation supporting a customer that focuses on domiciliary care providing services to people with long-term health conditions/life threatening or terminal illness.

80%

### Care homes rated 'Good'

80% of care homes that Unity supported are rated CQC 'Good' or above.



### 4 dental clinics

Our funding enabled 4 dental practices to deliver a range of dental services to their customers.

# Newlands Care Home

Care home in Scotland becomes family-owned thanks to funding from Unity.



Loan amount: Six-figure funding

Region: Scotland



**A family has taken over the reins at Newlands Care Home in Dunfermline following a six-figure refinance package from Unity.**

Husband and wife, Trevor and Nikki Henn, along with Nikki's mum Susan Small, were part owners at the home for 11 years and are thrilled to have finally made it their own.

Nikki, a former nurse, said: "When we first walked into Newlands it felt really homely and that's still what everyone says today."

"We want to make a difference to the 22 people who live here and make their last years comfortable and enjoyable."

"That was our drive for having a care home, as well as the autonomy of having our own business."

It's not been an easy ride for the couple having navigated the challenges of the pandemic and then enduring a protracted buy-out process.

Trevor said: "We were introduced to Unity through a broker and our Relationship Manager, Michelle Wilson, has been great."

"Michelle understood that this wasn't a straightforward refinance, but she was on the ball and we felt reassured and secure."

"We had an offer from another bank but it felt like it was just a finance deal to them – they didn't even want to see Newlands."

"Michelle was in contact with us throughout and supportive, and that's why we chose Unity."



Michelle Wilson, Relationship Manager at Unity, chats to Susan Small and Nikki Henn about Newlands Care Home

"It might be the resident who comes to live at Newlands but we're supporting the whole family too."

Nikki Henn,  
Newlands Care Home



From left: Susan Small, Michelle Wilson, Relationship Manager at Unity, Nikki and Trevor Henn

## Impact

Trevor and Nikki say their success is down to looking after staff as well as residents.

Nikki said: "I can't emphasise enough how much the staff team make or break a home."

"We've doubled the number of staff since we've been here and every single role is vital."

"We have a brilliant team and I'm so proud of them and the care that they provide"

Newlands, which caters for elderly care and dementia, is resident-led with the help of a wellbeing coordinator.

Nikki said: "Our residents make decisions about what food they eat, what activities we put on, what we use the rooms for, what colours we paint the walls."

"Last year we built a secure garden for them and they planned it all with us."

Nikki added: "It might be the resident who comes to live at Newlands but we're supporting the whole family too."

"It can be stressful looking after a loved one who needs 24/7 care, but once they're with us and settled, a massive weight is lifted off their shoulders."

"Families say they don't know what they'd have done without us, and that's what keeps us going."



# Isatlas

Pre-school nursery expands its portfolio in the West Midlands thanks to six-figure funding from Unity.

B

Benefit Stakeholders

Loan amount: £332,000

Region: West Midlands

Emily Carter set up her first nursery in Middleton, Tamworth in 2017 and now has four sites across the West Midlands.

Unity funding supported her to open a second nursery in Walmley, Sutton Coldfield in 2021, a third in Whittington in 2023 and a fourth in Aldridge in 2024 thanks to a £332,000 loan.

The nurseries provide over 200 childcare places across all four sites. There are a range of extra curricular activities and with a strong focus on health and wellbeing, all food is freshly prepared on site.

Emily, director at Isatlas, said: "The nurseries have grown beyond belief because of the reputation that we've worked so hard to build up."

"We follow the Reggio Emilia approach which is a very natural child-led way to teaching and learning. It creates a really unique experience and environment for children to thrive."

Emily was first introduced to Unity through a broker. She said: "There's a personalised, tailored approach at Unity that you don't get from other banks."

"Our Relationship Manager, Sukh Gakhal, has been really supportive. She has faith in me because she knows what I'm trying to achieve."

"It's nice to be with a bank that has a moral compass and that translates to how Unity works with its customers."



Emily Carter, Director of Isatlas, with Unity Trust Bank Relationship Manager Sukh Gakhal



## Impact

The nursery allows the use of free government hours and 70% of pupils are local authority funded.

With an acute shortage of childcare places in Aldridge, Walsall Council provided a grant towards the expansion of the nursery; to create extra places.

The nursery had a complete back to brick refurbishment and a derelict loft was brought back into use.

Emily said: "The local authority are completely on board because there weren't any nursery spaces in the area."

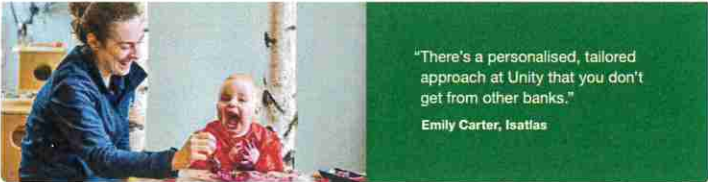
"I saw what the demand was like on the first open day when 47 families turned up."

"The loft extension has increased our capacity from 35 to 55 and I'm hoping a further 20 places will be created through a single storey extension."

"It feels good to be able to increase the size of the provision in the area and assist working parents."

More than 80 staff are employed across all four nurseries including a regular intake of apprentices.

Emily added: "I'm committed to taking on apprentices because they are the future; they learn from more experienced staff and will help our industry survive."



"There's a personalised, tailored approach at Unity that you don't get from other banks."

Emily Carter, Isatlas



Employment, Education and Training

Supporting access to quality education in the UK is crucial for building a strong foundation for future generations.

At Unity, we believe that quality education empowers individuals and help to reduce inequality by giving everyone, regardless of background, the opportunity to succeed.

Our commitment includes:

- 100+ students**  
Over 100 students had access to Free School Meals (FSM).
- 100 people**  
Our funding contributed to the delivery of training and focused education to 100 people with learning disabilities and other neurodivergence through our charity customer Seaquins Westcliff based in a high deprived area in East of England.
- 20 nursery spaces**  
Our lending protected Teddies House Limited from the premises being sold and maintained the provision of 20 nursery spaces in Chorley Northwest, England.
- 5 social organisations**  
5 social organisations focus on the education sector, including primary, secondary and nursery and pre-school.

# York St John University

York St John strives to become the UK's 'university for social impact'.



Deposit Customer

Region: Yorkshire and the Humber



With a focus on removing barriers to higher education and a commitment to sustainable practices, York St John supports over 13,000 students at its campuses in York and London.

It was recently named the 'University of the Year for Social Inclusion' in The Times and Sunday Times' 'Good University Guide 2025' in recognition of the work it does to ensure that degree level education and graduate jobs are accessible to all.

Outreach teams work with schools across the UK and engage with pupils through activities such as workshops and campus visits.

Dr Rob Hickey, Chief Operating Officer, said: "Almost 70% of our students come from backgrounds that are under-represented in higher education.

"Our outreach teams look at postcode areas where traditionally young people aren't as likely to go on to higher education, such as coastal towns, or areas where military families live. We engage with them and inspire them to see that university is something that's achievable.

"We recognise that not everybody starts from the same level playing field and once students are with us, we provide an extra layer of support on their journey so they can achieve their potential.

"We also have a range of scholarships to support students from less financially secure backgrounds."



"As a higher education institution with strong values, we actively sought solutions to shift finance away from unethical investment."

Joe McCarthy, York St John University



Students at York St John University

## Impact

York St John has a 'no waste to landfill' policy, extensive recycling processes, solar panels across its campuses, and a huge range of biodiversity initiatives.

It was the first university in the country to agree a power purchasing agreement directly with a wind farm.

It was also awarded a Food for Life silver accreditation from the Soil Association for the sustainable measures it takes including preparing 6,000 meals a day using locally-sourced ingredients.

Rob said: "We know what our students really care about and we build their passion into our strategy. Our focus on equality of opportunity and sustainability runs throughout the whole organisation and our overall strategy is to be the university for social impact."

To ensure the University's financial commitments matched their sustainability ethos, York St John moved its deposit accounts to Unity in 2024.

Joe McCarthy, Director of Finance, said: "Students, staff and governors of York St John care deeply about creating a fairer, more sustainable future. We want to be sector leading in our commitment to environmental sustainability.

"As a higher education institution with strong values, we actively sought solutions to shift finance away from unethical investment.

"We are delighted to have moved deposits to Unity Trust Bank, which does not invest in fossil fuel industries, and where savings deposits and lending help organisations to make a positive difference to communities."

# First Step Trust

Award-winning London charity helps disadvantaged people to gain skills and employment.



Deposit Customer  
Region: London



First Step Trust (FST) was established over 30 years ago to support people excluded from traditional forms of education, training and jobs because of issues such as anxiety, addiction recovery and poor literacy.

Through work placements, on-the-job training and salaried employment, FST provides the tools for people to gain practical experience in the motor industry while building their confidence in a safe, supportive environment.

Training includes the Virtual Garage 10 Module Programme where people can learn tasks such as fitting tyres and changing brakes by using 'virtual' technology before moving on to the real thing at FST's SMaRT garage in Woolwich.

SMaRT (Socially Minded and Responsible Training) is a commercial garage that provides a service to the public alongside on-the-job training so people can earn Institute of the Motor Industry (IMI) qualifications.

Ronnie Wilson MBE, CEO and one of the original founders of FST, said: "FST was set up because we recognised that there are people with talent but no means of demonstrating it because they were disadvantaged.

"If you don't have a lot of skills because you've not been able to function in the system for a variety of reasons then you end up unemployed or in mundane jobs.  
"The whole idea is to help folk to develop within our employment framework, rather than a social care framework, and treat them with the same expectations and support that a decent employer would."



## Impact

Through its partnership with Halfords, six of FST's trainees recently secured apprenticeships.

Many of the workforce has also joined FST in full-time employment.

Former trainee Laura Giri now leads the Virtual Garage programme and has been shortlisted for The Automotive 30% Club's 'Inspiring Automotive Women Awards' which recognises trailblazing women in roles traditionally occupied by men.

Ronnie said: "We've constantly evolved our business model to provide a range of opportunities and are always working to develop accessible ways for folks to learn marketable skills."

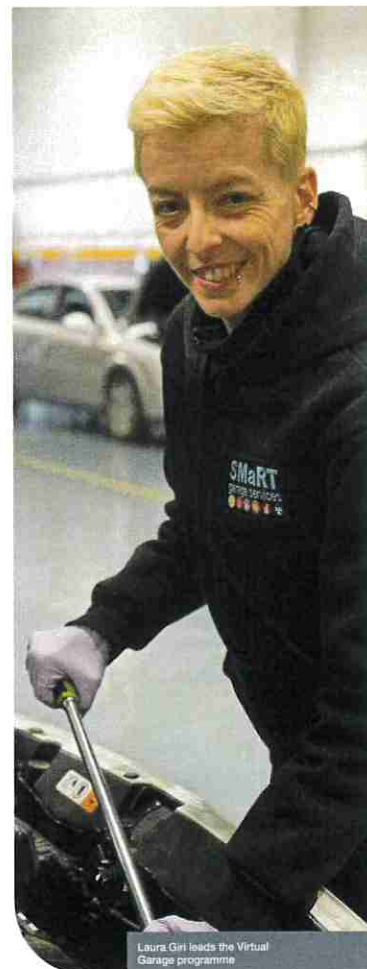
FST has been a customer of Unity since it was founded in 1994.

Ronnie said: "We've banked with Unity since the beginning because it was a trade union bank that supported folk to get a better quality of life.

"The voluntary sector needs a bank that takes an active interest in what it does and we have got that with Unity and our Relationship Manager Philippa Moors. I would absolutely recommend Unity to any organisation."

"We've banked with Unity since the beginning because it was a trade union bank that supported folk to get a better quality of life."

Ronnie Wilson MBE,  
First Step Trust



Laura Giri leads the Virtual Garage programme



# Proving your identity



**As a bank we have a legal obligation to fight financial crime and protect our customers from fraud. This is why we verify the identity of anyone who wants to open an account or obtain a financial service from us. Identity checks are an important part in the fight against terrorism, money laundering and other criminal activities.**

We will also check that you have not been refused permission to remain in the UK. If you do not have this permission, or if we are unable to verify your identity **you will not be able to open a new current account or add your name to an existing account.**

## Proof of your ID

When you open an account, are added onto an account or major changes are being made to the account, we will verify your identity. To help us speed up this process we use an electronic identification process which can confirm your identity. If we are unable to prove your identity using this system we will require you to provide us with two documents as follows:

**ONE document from List One and ONE document from List Three**

**OR**

**TWO documents from List Two and ONE document from List Three**

**All documents must be the most recent ones (we will not accept expired documents), and must show your full name and current address or date of birth. We will not accept bills or statements printed from an online account. Documents for proof of residential address must be within the last 3-6 months. We ask for this as our relationship with you is non face-to-face.**

### List One

**A valid government issued document with your full name and photograph:**

- A passport
- A photo card driving licence, (provisional or full)
- A national identity card (EU states only)
- A firearms certificate or shotgun licence
- National Identity card (UK)
- Identity card issued by the Electoral Office for Northern Ireland

### List Two

**A valid government document with your full name, but no photograph:**

- A (old style) FULL UK driving licence (old style provisional licences are not permitted)
- Recent evidence to entitlement to a state or local authority funded benefit
- Recent evidence to entitlement to tax credit
- Recent evidence to entitlement to a state pension
- Recent evidence to entitlement to an educational or other grant
- Recent HM Revenue and Customs tax notification such as tax assessment, statement of account notice of coding (please note that P45 and P60 are not official HM Revenue and Customs documents and are therefore not acceptable)

### List Three

**A document issued by government, a Judicial authority, a public sector body or authority, a regulated utility company, or another FCA regulated firm, which has your full name and address on it:**

- Recent Instrument of a Court appointment (e.g. grant of Probate)
- Current Council tax demand/letter
- Recent water, gas or electricity bill (original document, not printed from an online account) - maximum of 6 months old
- Bank statement, credit or debit card statement (original document, not printed from an online account) from a FCA authorised firm – maximum of 3 months old Unity

*Please note - if standard documents cannot be provided we may accept alternative documents on a case by case basis.*

## Sending us the documents

**Please do not send us original passports, driving licences, or identity cards;** however we do require originals for all other documents, these will be returned to you via first class post.

## Change of name, title or gender re-assignment

To change the name on an account, we will require the original document/certified document confirming the change of name, e.g. marriage certificate or deed poll. For any other changes, please contact us.

## What is Money Laundering?

'Money laundering' means the methods criminals use to hide and disguise the money they make from their crimes. The term 'laundering' is used because criminals need to turn their 'dirty' criminal money into 'clean' funds that they can use without causing suspicion. Getting it into the financial system means that it becomes harder to trace and confiscate. Drug traffickers, armed robbers, terrorists, burglars, tax evaders and people who defraud members of the public all need to launder the money they make from their crimes.

**Bank with us.**  
**Bank on us.**

INVESTORS IN PEOPLE  
We invest in people Gold



Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls may be monitored and recorded for training, quality and security purposes. © Unity Trust Bank. All Rights Reserved.



# Financial Services Compensation Scheme



For Businesses. For Communities. For Good.

## Information Sheet and Exclusions List

### Basic information about the protection of your eligible deposits

**Eligible deposits in Unity Trust Bank are protected by:**

The Financial Services Compensation Scheme ("FSCS")<sup>1</sup>

**Limit of protection:**

£85,000 per depositor per bank / building society / credit union<sup>2</sup>

**If you have more eligible deposits at the same bank / building society / credit union:**

All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000<sup>2</sup>

**If you have a joint account with other person(s):**

The limit of £85,000 applies to each depositor separately.<sup>3</sup>

**Reimbursement period in case of bank, building society or credit union's failure:**

7 working days<sup>4</sup>

**Currency of reimbursement:**

Pound sterling (GBP, £)

**To contact Unity Trust Bank for enquiries relating to your account:**

Unity Trust Bank, 4 Brindleyplace, Birmingham B1 2JB

Tel: 0345 140 1000

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

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

**To contact the FSCS for further information on compensation:**

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100

Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk)

**More information:**

[www.fscs.org.uk](http://www.fscs.org.uk)

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Unity Trust Bank, 4 Brindleyplace, Birmingham B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, quality and monitoring purposes.

## Additional information

### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable.

These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.



#### **<sup>4</sup> Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk).

#### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## Exclusions List

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company<sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

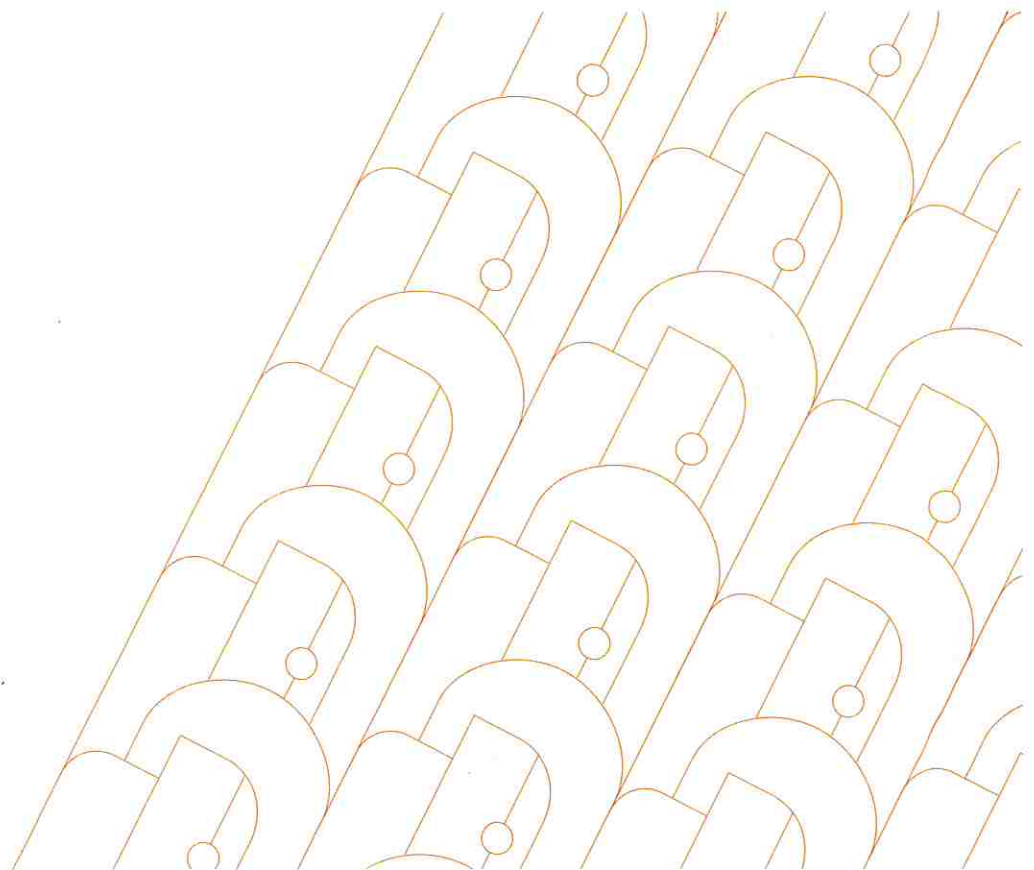
**For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)**

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded; <sup>2</sup> Listed in Section C of Annex 1 of Directive 2014/65/EU; <sup>3</sup> Under the Companies Act 1985 or Companies Act 2006; <sup>4</sup> See footnote 3; <sup>5</sup> See footnote 3

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Unity Trust Bank, 4 Brindleyplace, Birmingham B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, quality and monitoring purposes.



# Not-for-profit Brochure



# Make your funding work as hard as you do

Join UK charities and organisations using the Insignis platform to earn more interest on their savings.

INSIGNIS 

---

"The platform is straightforward to use and any queries we had were answered quickly and professionally."

Gavin Black  
Head of Finance  
Scottish Sports Future

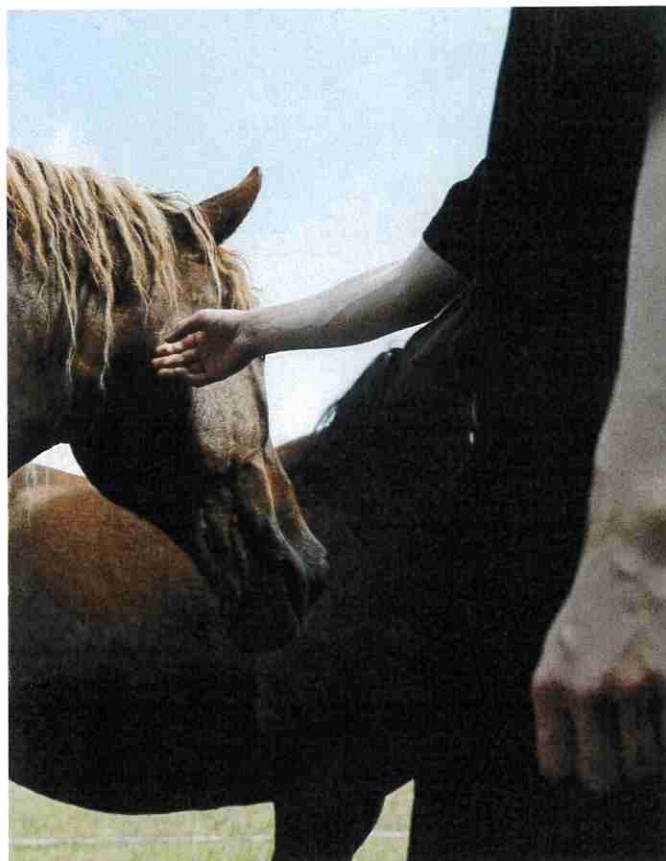
---

With a single application, your organisation can access a wide selection of competitive savings accounts from our carefully chosen banks and building societies.

Broadening your access to deposit accounts can help you reduce risk and generate more interest on your savings, providing additional funding to support the communities you serve.

Eligible deposits are covered by FSCS protection.

1st April 2025 [Insignis is a trading name of Insignis Asset Management Limited (Company number 08477378). Insignis Asset Management Limited is authorised and regulated by the Financial Conduct Authority (813442) for the provision of payment services.





# Access thousands of savings accounts with one application

## Optimise returns

Insignis offers access to exclusive rates from the banks and building societies that form a part of our panel. In 2024, our clients earned a total of £195m in interest from deposits placed across the wide range of savings accounts on our platform. Clients increased their returns while ensuring access to their funds in line with their liquidity needs.

## Reduce bank risk

Enhance FSCS coverage and increase bank diversification by spreading your company's reserves across multiple banks and building societies.

## Save time

Insignis saves time by streamlining the onboarding process. You only need to go through onboarding once, eliminating the need to repeatedly fill in multiple application forms for each savings account.

# Effortlessly track and manage cash reserves

1

Complete an Insignis Application Form to open a Charity Account.

Application Form

INSIGNIS

Charity Name:

Charity Address:

Charity Number:

2

Deposit cash and choose from our selection of savings accounts.

6 Month Fixed Term

5.15%

Easy Access

4.80%

1 Year Fixed Term

5.15%

3

Place, withdraw and re-invest funds.

Portfolio


INSIGNIS

Bank A

£85,000

Easy Access

Rate: 4.43%



FCS


Fixed

Bank B

£85,000

95 days notice

Rate: 4.77%



FCS


Fixed

Bank C

£85,000

1 Year Fixed

Rate: 4.75%



FCS

Fixed

The rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates.

View your  
organisation's  
cash assets in  
one platform

Rates shown are for illustrative purposes only and do not represent actual or guaranteed client rates. Rates are subject to change and may vary depending on client type, product availability, and minimum and maximum deposit sizes.

INSIGNIS

Portfolio

TOTAL

£415,850

TOTAL FUNDS PLACED

£540,000

HUB





£75,850

Place Funds from Hub

INTEREST RATE

4.42%<sup>0</sup>

My Deposits

BANKS	AMOUNT	RATE	PRODUCT	AVAILABLE	
 shawbrook	£85,000	4.22% <sup>0</sup>	Easy Access	Now	<div>Withdraw</div> <div>Add Funds</div>
 nationwide	£85,000	4.40% <sup>0</sup>	3 Month Fixed (Term)	10-July-2025	<div>Terms &amp; Conditions</div>
 Investec	£85,000	4.45% <sup>0</sup>	95 Days Notice		<div>Give Notice</div> <div>Add Funds</div> <div>Terms &amp; Conditions</div>
 Close Brothers Savings	£85,000	4.61% <sup>0</sup>	1 Year Fixed (Term)	10-Apr-2026	<div>Terms &amp; Conditions</div>

## Choose from a selection of 45+ banks and building societies

Goldman Sachs



Investec

nationwide

Sainsbury's Bank

unity trust bank

Aldermore



BBVA

Cambridge & Counties Bank  
Built on understanding

Charity bank

Charter Savings Bank

بنك الإمارات دبي الوطني  
Emirates NBD

GBBANK

Hampden & Co.  
BANKERS

HTB

Monmouthshire Building Society

OakNorth

Recognise Bank

Santander International

SBI UK

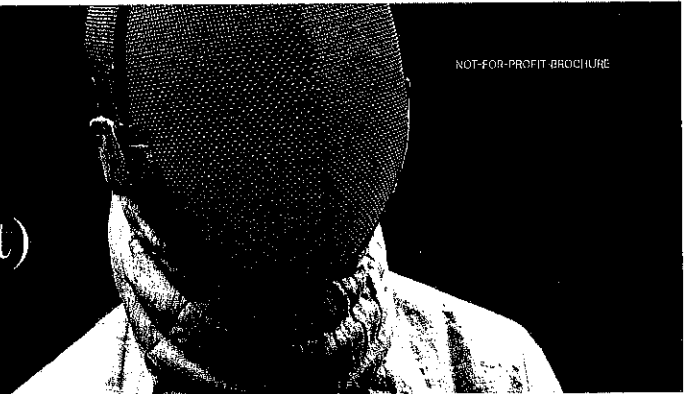
Teachers Building Society

THE CAMBRIDGE Building Society

UNITED TRUST BANK



# How we keep you protected (and support risk management)



## FCA authorised

Insignis is authorised and regulated by the Financial Conduct Authority (FCA) for the provision of payment services.

As a Payment Initiation Service Provider (PISP) we can only initiate payments from your nominated account under explicit instruction from an authorised representative such as a director or signatory.

As an Account Information Service Provider (AISP) we can access and consolidate financial data from your various savings accounts, with your consent, to provide a comprehensive view of your cash holdings.

## Security

Dual authorisation adds an extra layer of security by requiring two approvals for transactions, reducing the risk of fraud and errors. This control helps organisations strengthen oversight and ensure compliance with internal financial policies.

## Beneficial ownership

Funds are held in your organisation's name and can only be transferred from and to your linked account. Insignis acts as a trustee under a bare trust structure which means that you retain full beneficial ownership of your deposits and any interest earned at all times.

## What our members say about us

## EDUCATION

## CHARITIES

## CREDIT UNIONS

"Before Insignis we spent a great deal of time filling in endless forms, getting together the right signatories, and researching where to place our funds, during which time the markets might well have moved. Signing up with Insignis has removed all of that, and we are now able to place funds in a matter of minutes, with no additional forms to complete. We have access to the best rates and choose only from institutions that meet our investment policy."

Lisa Hughes  
COO  
The River Learning Trust

"The Insignis platform was easy to set up and is simple to use. It reduces risk by providing opportunity to spread funds over multiple FSCS protected banks, without the need to go through time-consuming account opening processes for each bank. There are a lot of banks available offering easy access, notice, and fixed term products helping us to maximise the rate of interest, meaning more money going back into teaching and learning."

Mike Hobbs  
Finance Director  
St Thomas Aquinas Catholic Multi Academy Trust

"Opening an account with Insignis was simple and straightforward! The platform is easy to operate. I now have the latest bank rates at hand and have increased my FSCS protection! I would highly recommend Insignis to anyone in the education sector looking for a simple way to access and manage a range of bank accounts without the hassle of visiting multiple banks and filling in endless forms."

Kathryn Pillar  
Bursar  
Twyford School

## What our members say about us

## EDUCATION

## CHARITIES

## CREDIT UNIONS

"Helpful Hounds Assistance Dogs was delighted with the service and terms that we received from Insignis when setting up our savings accounts. The personal help and information we received when making our choice of providers was invaluable. Added to that, the method of applying for accounts using a single form, together with the ease of transferring the money made the whole process straightforward."

Peter Rufus  
CEO  
Helpful Hounds Assistance Dogs

"From the moment we were in touch with Insignis, the process was made easy from start to finish, and the platform is very user friendly. Insignis employees are on hand and very approachable to talk you through the process and answer any queries in a timely manner. "

Anne Hardaker  
Head of Finance  
- Harrogate Neighbours Housing Association Ltd.

"We were holding large cash reserves and, rather than open lots of separate bank accounts, our auditors recommended using a cash platform. From our initial enquiry to day-to-day use, we have found Insignis to be helpful and attentive. The platform is straightforward to use and any queries we have are answered quickly and professionally. We are delighted to be using Insignis and have no hesitation to recommend them to other charities. "

Gavin Black  
Head of Finance  
Scottish Sports Future

## What our members say about us

EDUCATION

CHARITIES

CREDIT UNIONS

"I looked at several cash management platforms before settling on Insignis. It was clear that they were easy to work with, very responsive and had done some research on credit union needs. We can quickly and easily spread our risk, investing our excess funds for maximum return without the hassle of dealing with multiple banks and deposit takers."

Mike Barry  
Operations Manager  
First Rate Credit Union

"Using Insignis simplifies the whole KYC process when starting a new relationship with a bank. Plus, it gives us access to enhanced rates and to some banks that do not deal directly with credit unions. The platform is simple to use and intuitive."

Steve Allen  
CEO  
Hillingdon Credit Union

"We find Insignis so easy to work with. As a small credit union, we would spend a disproportionate amount of time seeking the best rates and then having to complete all the paperwork necessary to open accounts. Now our Treasurer can access all the information and once approved by the Board, the investments are straightforward to make."

Jackie Simpson  
General Manager  
Westcountry Savings and Loans



## Key benefits of Insignis

Access to competitive rates	Choose from a wide range of charity savings accounts, with competitive and exclusive interest rates from our extensive panel of banks and building societies.
Risk reduction	Diversify your organisation's cash across multiple deposit-takers to reduce concentration risk and optimise FSCS protection (where eligible).
Multi-currency accounts	Hold deposits in GBP, USD, and EUR to earn interest while reducing foreign exchange costs.
Streamlined reporting	Consolidate all interest earned across your accounts into one clear, easy-to-use report—making tax reporting and compliance simpler.
Personalised support from our UK-based team	Our dedicated client managers are here to support you, from onboarding to managing maturities. Our team will provide reminders when your fixed-term products approach maturity.

11 April 2019 | Insignis is a trading name of Insignis Asset Management Limited (Company number 09477376). Insignis Asset Management Limited is authorised and regulated by the Financial Conduct Authority (813442) for the provision of payment services.



## How our fees work

Fees are calculated daily as a percentage of total deposits held on the platform and are collected monthly in arrears at the end of each month.

There are no setup, administration, or transaction fees, regardless of deposit size. As an intermediary financial service, our fees are exempt from VAT.

The full savings rates offered by our deposit-takers are passed directly to you without deductions.

### Platform Fees

From	To	Platform Fee
£250,000	£499,999	0.25%
£500,000	£1,999,999	0.20%
£2,000,000	£9,999,999	0.15%
£10,000,000	No maximum	0.10%

# How Insignis became the home of cash savings

Founded by former investment bankers Paul Richards and Giles Hutson, Insignis has helped clients grow cash savings since 2017.

As a founder-owned business, Insignis operates with independence. We work closely with banks and financial partners to deliver value for our clients. With offices in London and Cambridge, Insignis has grown into a dynamic team of specialists passionate about reshaping the savings market.

As we continue to expand, we remain committed to transforming how savings are managed by making them more accessible, more transparent, and easier to oversee.



Wealth & Asset  
Management  
AWARDS 2025  
SHORTLISTED

2025  
Wealth & Asset Management Awards  
Shortlisted for WealthTech Firm of the Year



2024  
Fintech Awards London  
Highly Commended Fintech Company of the Year



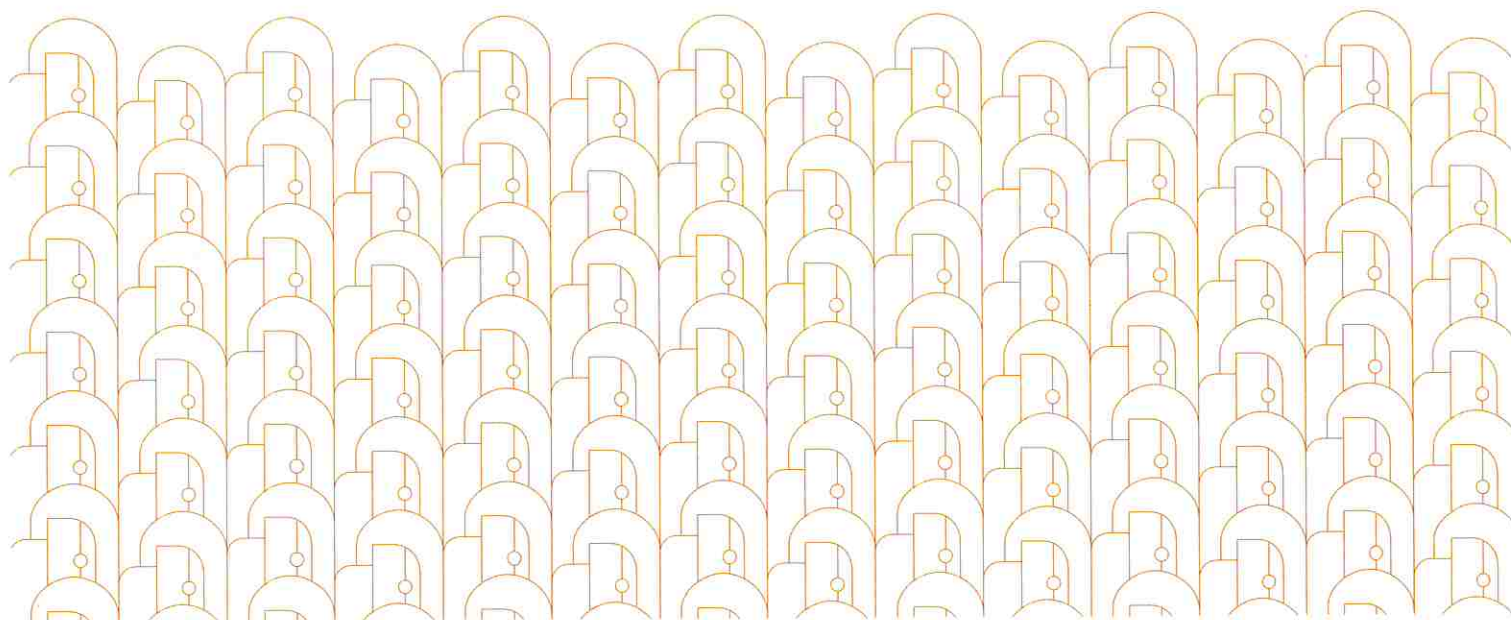
2022  
Pam Awards  
Digital Wealth Proposition



2021  
Savings Champion  
Best Cash Savings Platform

[insigniscash.com](https://insigniscash.com)

**VI April 2025** | Insignis is a trading name of Insignis Asset Management Limited (Company number 09477376). Insignis Asset Management Limited is authorised and regulated by the Financial Conduct Authority (813442) for the provision of payment services.





# How our fees work

Fees are calculated on the daily balance of the portfolio as a percentage of the total deposits held on the platform.

Regardless of deposit size, there is no setup, administration or transaction fee.

When your client makes a deposit, the expected annual fee is set aside in a designated fee reserve, which can be viewed in the portfolio summary report. We draw fees from this reserve every month.

Easy	Simple	Transparent
Fees are taken monthly, in arrears.	Fees are dynamic to reflect your client's total deposit balance, if new funds are added, withdrawn, or interest is earned.	View all fees drawn in the transaction history report on the platform.
We'll never issue invoices or request an external payment for fees.		

Over	Platform Fee
£250,000	0.25%
£500,000	0.20%
£2,000,000	0.15%
£10,000,000	0.10%

When you make a deposit, the expected annual fee is set aside in a designated fee reserve, which can be viewed in the portfolio summary report. We draw fees from this reserve every month.

## Illustration Example

Mrs P has a deposit amount of £500,000 with a fee rate of 0.20%. The Insignis Cash fee reserve is £1,000, so Insignis Cash places £499,000 into the agreed deposit accounts. Each month, we take £83.33 in arrears for the arrangement of the fee. Mrs P can log into the Insignis Cash Platform and review her portfolio, where the fee reserve is shown in her portfolio summary.

For clients who leave the service within a 3-month period, there will be a minimum charge of one quarter's fees applied.

[illegible]

# Risk assessment form

Activity: War Memorial VJ-Day Risk Assessment			Assessment date: 09 July 2025		
Hazard and risk	People at risk	Optional controls	Our controls	Risk level	Target date & by whom
Crowd control - Crushing injury due to excessive crowd	Employees/volunteers Members of the public Performers/vendors	<ul style="list-style-type: none"><li>Person in overall responsibility for event</li><li>Organisers to be aware of numbers expected to attend.</li><li>Suitable location chosen for the numbers expected.</li><li>Competent stewards in attendance, clearly identifiable.</li><li>Stewards fully briefed on emergency procedures prior to event.</li></ul>	<ul style="list-style-type: none"><li>Parish Clerk</li><li>Public event advertised through local press</li><li>PC to provide Marshalls</li><li>Briefing at 8.45am at the War Memorial</li></ul>	L L L L	BB BB BB BB
Slips/trips - Injury to members of the public	Employees / volunteers Members of the public	<ul style="list-style-type: none"><li>Area inspected prior to event and defects repaired (record).</li></ul>	<ul style="list-style-type: none"><li>Council staff to inspect route in daylight</li></ul>	L	BB
Traffic management - Pedestrian / vehicle collision	Employees / volunteers Members of the public Performers	<ul style="list-style-type: none"><li>Marshalls to keep visitors to the common and pavement</li><li>Liaise with relevant authorities, e.g. police, highways authorities.</li></ul>	<ul style="list-style-type: none"><li>Marshalls to wear hi-vis</li><li>Police notified of event.</li></ul>	L L	BB BB
Assessor's signature:			Clerk's signature:		
Date:			Date:		

Neighbourhood CIL							
Date	Amount	Received*	Spend By	Spent	Date	Balance	
01/04/20 - 30/09/20	£1,970.27	10/05/2021	31/03/2026	£1,485.00	20/08/2024	£485.27	
				£485.27	22/04/2025	£0.00	
01/10/20 - 31/03/21	£16,907.44	23/04/2021	31/03/2026	£144.73	22/04/2025	£16,762.71	
				£1,176.00	16/06/2025	£15,586.71	
01/04/21 - 30/09/21	£26,002.58	08/11/2021	30/09/2026				
01/10/21 - 31/03/22	£345.28	09/05/2022	31/03/2027				
01/04/22 - 30/09/22	£12,031.40	24/10/2022	30/09/2027				
01/10/22 - 31/03/23	£10,480.50	20/04/2023	31/03/2028				
01/04/23 - 30/09/23	£10,639.71	27/10/2023	30/09/2028				
01/10/23 - 31/03/24	£0.00						
01/04/24 - 30/09/24	£68.07	30/10/2024	30/09/2029				
01/10/24 - 31/03/25	£21,894.77						
	<b>£100,340.02</b>						



Beverley Bell

Cranleigh Parish Council

10 July 2025

Dear Beverley

**Internal Audit 2025-26 - Terms of Engagement**

I am writing to confirm terms of engagement for the 25-26 financial year. April Skies Accounting Ltd is able to supply Mike Platten to act as internal auditor to Cranleigh Parish. April Skies Accounting is able to carry out the internal audit for the Council for 25-26 financial year at a cost of £550 plus travel from Farnham in Surrey. This covers the cost of:

- An interim audit, to be completed in November, December or January
- The year end audit, to be completed at the Council's convenience after 1 April and in time to permit the Council to approve the AGAR before 30 June.

For 25-26 April Skies Accounting will carry out an interim audit at all councils where we are engaged for internal audit services.

We are writing to confirm the terms of our appointment. This engagement letter sets out the basis on which we are engaged to act as internal auditors and our respective areas of responsibility.

**I. Responsibilities of the Council**

- I.1 The Council is responsible for ensuring that it maintains an adequate system of internal control, including measures designed to prevent and detect fraud and corruption. For clarity, responsibility for safeguarding the assets of the Council and for the prevention and detection of fraud, error and non-compliance with law or regulations rests with the Council.
- I.2 The Council is also responsible for ensuring that accounting statements are prepared in accordance with the requirements of accounting regulations applicable to parish councils.
- I.3 The Council should make available to internal audit, as and when required, all accounting records and all other relevant records and related information, including minutes of all meetings. We are entitled to obtain from the Council's members and employees any information or documentation we think necessary for the performance of our duties as internal auditors.

• 07958 990310

✉ [mike@aprilskies.co.uk](mailto:mike@aprilskies.co.uk)

Company Registration Number 14174016

6 Uplands Road, Farnham GU9 8BP

- 1.4 We, as your internal auditors cannot absolve management of responsibility for internal controls and must ensure that we are not involved in the operation of controls or making management decisions as such activities may compromise our objectivity.

## 2. Responsibility of Internal Audit

- 2.1 It is our duty to complete and sign off section 4 of the Annual Return for Local Councils in England. We must report on the following assertions:

**Table 1 – Internal Control Objectives**

**Source:** *Annual Return for Local Councils in England*

A	Appropriate books of account have been kept properly throughout the year
B	The Council's financial regulations have been met, payments were supported by invoices, all expenditure was approved, and VAT was appropriately accounted for.
C	The Council assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these
D	The annual precept requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate
E	Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.
F	Petty cash payments were properly supported by receipts, all petty cash expenditure was approved, and VAT appropriately accounted for.
G	Salaries to employees and allowances to members were paid in accordance with council approvals, and PAYE and NI requirements were properly applied.
H	Asset and investments registers were complete and accurate and properly maintained.
I	Periodic and year-end bank account reconciliations were properly carried out.
J	Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, were supported by an adequate audit trail from underlying records, and where appropriate debtors and creditors were properly recorded.
K	Exemption from limited assurance review (smaller councils only)
L	Transparency Code (smaller councils' compliance)
M	Inspection - Council met responsibilities to allow public inspection of the accounts
N	Publication requirements AGAR
O	Trust funds (including charitable) The council met its responsibilities as a trustee.

- 2.2 We will carry out any audit testing we deem necessary to complete section 4 of the Annual Return for Local Councils in England. Internal Audit has a responsibility to report any evidence of what we judge to be material non-compliance with any of the assertions set out in table 1 above via the annual report.
- 2.3 We will also report to you in writing any areas where we judge your systems of internal control may need to be strengthened, on completion of our audit work.

### **3. Scope of Audit**

- 3.1 Our internal audit will be conducted in accordance with current practices and guidelines, specifically those set out in section 4 of "Government and Accountability for Local Councils - A Practitioners Guide."
- 3.2 The scope of our work is limited to completing the audit testing and enquiries we deem necessary to complete Section 4 of the Annual Report for Local Councils in England. We will not provide assurance over or accept responsibility for areas of work not included in this scope, unless specifically agreed with the Council in the course of the financial year.
- 3.3 In providing internal audit services we are not conducting a financial statement audit in accordance with standards and guidelines issued by the Audit Practices Board and our procedures are not designed to provide assurance over the reliability and quality of your financial statements and management information.

### **4. Communication**

- 4.1 We will contact you by email in order to confirm arrangements for the audit.
- 4.2 We will set out any matters arising from the audit in the following formats:
- by email, on conclusion of the audit, to enable discussion of recommendations
  - a report will be issued by email, in time to enable you to complete the Annual Return
- 4.3 We will, of course, contact you regularly in the course of the financial year with regard to audit and other matters.
- 4.4 Our fees do not include attendance at meetings of the Council. If this is required, an additional charge will be incurred.



### **5. Electronic Publication**

- 5.1 Where audited financial information is published digitally by the Council, it is the responsibility of the Council to ensure that any such publication properly presents the financial information and auditor's report.
- 5.2 It is your responsibility to ensure there are controls in place to prevent or detect quickly any changes to electronically published information. The maintenance and integrity of electronically published information is the Council's responsibility, and we accept no responsibility for changes made to audited information after it is first posted.

### **6. Limitation of liability**

- 6.1 The work carried out under the terms of this engagement letter is solely for the use of Cranleigh Parish. We neither owe nor accept any duty of care to any other third party.

### **7. Competence**

- 7.1 April Skies Accounting Ltd provides the services of Mike Platten to Cranleigh Parish Council in respect of the above assignment. Mike Platten is a member of the Chartered Institute of Public Finance and Accountancy (CIPFA). CIPFA maintains a professional disciplinary scheme under which complaints of misconduct by CIPFA members will be investigated. The client has a right to refer to CIPFA any matters affecting professional conduct or competence.

### **8. Continuity and Substitution**

- 8.1 April Skies Accounting Ltd may, with the prior written approval of the Client, appoint a suitably qualified and skilled substitute to perform the services instead of the individual, provided that the substitute shall be required to enter into direct undertakings with the Client, including with regard to confidentiality. If the Client accepts the substitute, the Consultant Company shall continue to invoice the Client and shall be responsible for the remuneration of the substitute.

### **9. Insurance**

- 9.1 April Skies Accounting Limited holds professional indemnity insurance cover to a limit of £250K. The professional indemnity insurer is Simply Business Insurance. The certificate of insurance is attached.



**10. Independence**

- 10.1 April Skies Accounting Ltd has no relationship with staff or Councillors of Cranleigh Parish Council, beyond that required to carry out a professional internal audit. Furthermore, in line with NALC guidance, April Skies Accounting Ltd will not take on any form of consultancy work with the Council.

**11. Period of engagement**

- 11.1 This letter is effective for accounting periods ending on or after 31-03-2026. Any matters arising in respect of prior periods will be dealt with in accordance with best practice.

**12. Fees**

- 12.1 We calculate our fees using a standard hourly rate plus expenses. Mileage will be charged at 45p mile. All other expenses will be charged at cost.
- 12.2 Invoices should be settled within 30 days of submission to the Council.
- 12.3 Our fee assumes a robust level of internal controls at the Council and documented procedures of a high standard. If additional work is required, this is charged at £65 per hour.

**13. Agreement of terms**

- 13.1 If, having considered the terms of this engagement letter, you conclude they are reasonable, and you wish to engage us on these terms, please let us have your written agreement to these arrangements by returning to us a signed copy of this engagement letter.

Yours faithfully

Mike Platten

April Skies Accounting Ltd

**Cranleigh Parish Council agrees the appointment of April Skies Accounting Limited subject to the terms of this engagement letter.**

Signed: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_



## Certificate of Insurance

Issue date: 22 June 2025

Simply Business certifies that the information for April Skies Accounting Limited shown here is correct, as of the issue date above.

For full policy terms and conditions, please refer to the policy wording document.

Company name	April Skies Accounting Limited
Policy number	CHBS3589971XB
Trade/Business	Accountant
Professional indemnity	up to £250,000
Policy start date	01 July 2025
Policy end date	30 June 2026

David Summers  
Group CEO, Simply Business

• 07958 990310  
✉ [mike@aprilskies.co.uk](mailto:mike@aprilskies.co.uk)  
Company Registration Number 14174016  
6 Uplands Road, Farnham GU9 8BP



## EMAIL AND INTERNET USAGE POLICY

### 1. **Introduction**

The Parish Council recognises the importance of effective and secure information technology (IT) and email usage in supporting its business, operations, and communications.

This policy outlines the guidelines and responsibilities for the appropriate use of IT resources and email by council members, employees, volunteers, and contractors.

### 2. **Scope**

This policy applies to all individuals who use Cranleigh Parish Council's IT resources, including computers, networks, software, devices, data, and email accounts.

### 3. **Network and Internet Usage**

Cranleigh Parish Council's network and internet connections should be used responsibly and efficiently for official purposes. Downloading and sharing copyrighted material without proper authorisation is prohibited.

- 3.1 Staff members are encouraged to use the internet responsibly as part of their official and professional activities.
- 3.2 Information obtained via the internet and published in the name of the Council must be corroborated as accurate and valid according to recognised government, educational, or standards of UK Publishing regulations.
- 3.3 Information obtained via the internet and published in the name of the Council must be relevant and professional. A disclaimer must be stated where personal views are expressed.
- 3.4 The use of the internet to access and/or distribute any kind of offensive material will not be tolerated and staff may be subject to disciplinary action.
- 3.5 The equipment, services and technology used to access the internet must only be those authorised for this purpose by the council, or the property of the council. The council reserves the right to monitor internet traffic and monitor and access data that is composed, sent or received through its online connections.



#### **4. Unacceptable use of the Internet**

4.1 Unacceptable use of the internet by staff members includes, but is not limited to:

- sending or posting discriminatory, harassing or threatening messages or images
- using computers to perpetrate any form of fraud, and/or software, film or music piracy
- obtaining, using or disclosing another staff member's password without authorisation
- sharing confidential material or proprietary information outside of the council
- hacking into unauthorised websites
- sending or posting information that is defamatory to the council, its services, councillors and/or members of the public
- introducing malicious software onto council computers and/or jeopardising the security of the council's electronic communication systems
- sending or posting chain letters, solicitations or advertisements not related to Council business or activities
- passing off personal views as those representing the Council
- accessing inappropriate internet sites, web pages or chat rooms
- Creating accounts on Social Media or other services on behalf of the council without the authorisation of the Council or responsible officer.

4.2 If a staff member is unsure about what constitutes acceptable internet usage, then he/she should ask his/her line manager for further guidance and clarification

#### **5. Email**

Cranleigh Parish Council IT resources and email accounts are to be used for official council-related activities and tasks. Limited personal use is permitted, provided it does not interfere with work responsibilities or violate any part of this policy. All users must adhere to ethical standards, respect copyright and intellectual property rights, and avoid accessing inappropriate or offensive content.

Email accounts provided by Cranleigh Parish Council are for official communication only. Emails should be professional and respectful in tone. Confidential or sensitive information must not be sent via email unless it is encrypted.

5.1 Use of email is encouraged as it provides an efficient system of communication.

5.2 Email should be regarded as written paper documents for the purposes of production, use, retention and disclosure and can be called upon under the Freedom of Information Act 2000. Personal information should be kept in accordance with the principles established in the Data Protection Act 1998.

5.3 The Council reserves the right to open any email file stored on the Council's computer system to ensure compliance with this policy and relevant laws. Monitoring will be conducted in accordance with the Data Protection Act and GDPR.

5.4 The following guidelines for email use should be observed by all staff members and councillors:

- use appropriate language to avoid unintentional misunderstandings
- respect the confidentiality of information contained within emails, even if encountered inadvertently
- Quarantine any email received if there is any doubt regarding the authenticity of a message and verify the authenticity of the sender, without risk to the council by contacting them directly.
- do not open any attachment unless certain of the authenticity of the sender
- only copy emails to others where appropriate, certain of the authenticity of the sender and necessary
- emails which create obligations or give instructions on behalf of the council must be sent by officers only, not councillors
- emails must comply with common codes of courtesy, decency and privacy
- emails should be retained and archived in accordance with legal and regulatory requirements. Regularly review and delete unnecessary emails to maintain an organised inbox.

## **6. Reporting and Sanctions**

All suspected security breaches or incidents should be reported immediately to the designated IT point of contact for investigation and resolution. Report any email-related security incidents or breaches to the IT administrator immediately.

6.1 If a Councillor receives an email from a staff member which they believe is contrary to the guidance provided in this policy, it should be reported to the Clerk who will consider use of the Council's formal disciplinary procedure, or refer the matter to the Personnel Committee depending on the severity of the event.

6.2 If a staff member receives an email from another staff member which they believe is contrary to the guidance provided in this policy, it should be reported to the Clerk who will consider use of the Council's formal disciplinary procedure, or refer the matter to the Personnel Committee depending on the severity of the event.

6.3 If a staff member receives an email from a Councillor which they believe is contrary to the guidance provided in this policy, the staff member is entitled to consider use of the Council's grievance policy and/or report the issue through the procedures outlined in the Member's Code of Conduct.

## **7. Security**

All sensitive and confidential Cranleigh Parish Council data should be stored and transmitted securely using approved methods. Regular data backups should be performed to prevent data loss, and secure data destruction methods should be used when necessary.

Only software purchased by the council shall be installed on the Council's computer system. Software licences shall be retained. Unauthorised installation of software on authorised devices, including personal software, is strictly prohibited due to security concerns.

- 7.1 If a council officer's or councillor's computer is compromised by malicious, or foreign sovereign insurgency, the officer or councillor must immediately contact the councils IT and IT security team and disconnect their device from any threat to the councils network and systems.
- 7.2 Any breach of security perceived by any councillor or officer of the Council's IT systems by virtue of incursion by malicious software, or third parties must be reported to the Responsible Officer and the council's IT and network support provider: Netcom It Solutions Limited 01403 252995.
- 7.3 Where possible, authorised devices, software, and applications will be provided by Cranleigh Parish Council for work-related tasks.

## **8. Password and Account Security**

Cranleigh Parish Council users are responsible for maintaining the security of their accounts and passwords. Passwords should be strong and not shared with others. Regular password changes are encouraged to enhance security.

## **9. Mobile devices and Remote Work**

Mobile devices provided by Cranleigh Parish Council should be secured with passcodes and/or biometric authentication. When working remotely, users should follow the same security practices as if they were in the office.

## **10. Training and Awareness**

Cranleigh Parish Council will provide regular training and resources to educate users about IT security best practices, privacy concerns, and technology updates. All employees and councillors will receive regular training on email security and best practices.

## **11. Compliance and Consequences**

Breach of this IT and Email Policy may result in the suspension of IT privileges and further consequences as deemed appropriate.

## **12. Policy Review**

This policy will be reviewed annually to ensure its relevance and effectiveness. Updates may be made to address emerging technology trends and security measures.

## **13. Contacts**

For IT-related enquiries or assistance, users can contact the Clerk in the first instance.

All staff and councillors are responsible for the safety and security of Cranleigh Parish Council's IT and email systems. By adhering to this IT and Email Policy, Cranleigh Parish Council aims to create a secure and efficient IT environment that supports its mission and goals.

July 2025

**Policy Review Date: October 2026**