



Introducing Public and Third Sectors Team

For Businesses. For Communities. For Good.



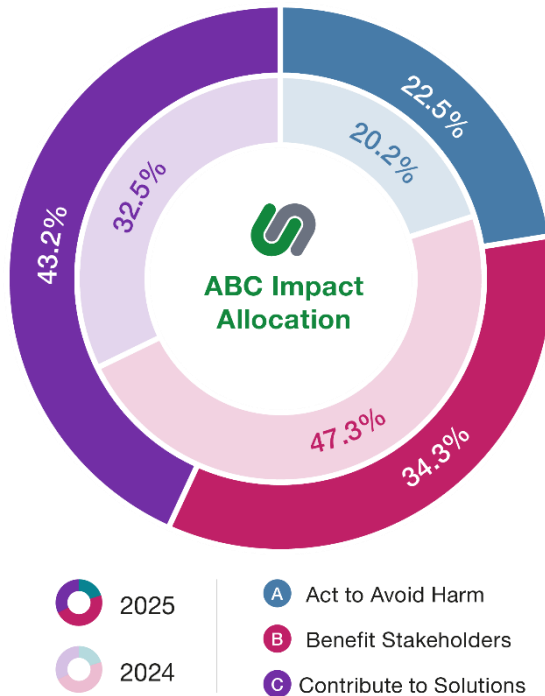
Agenda

- Who we are, what we do, and why
- What's new
- What's still here
- Transactional Banking with us
- Online Banking – flexibility for roles/responsibilities
- Getting the most out of your Precepts

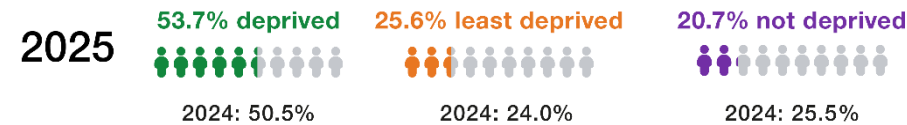
Delivering our Purpose: Unity Impact in 2025

Unity's purpose is more relevant today than it has ever been – we have demonstrated that banking can be different

The ABCs of Impact



Lending deployment by deprivation



Key beneficiaries by end users

	2025	2024
Older people	24.6%	26.7%
People experiencing homelessness	22.1%	4.9%
People living in poverty and/or financial exclusion	20.8%	7.8%
People with long-term health conditions/life threatening or terminal illness	8.6%	12.2%
Vulnerable children	6.4%	0.4%

Most representative SDGs of 2025



Other SDGs supported (0.3% of commitment):

UN SDG 10: Reduced Inequalities

UN SDG 12: Responsible Production & Consumption

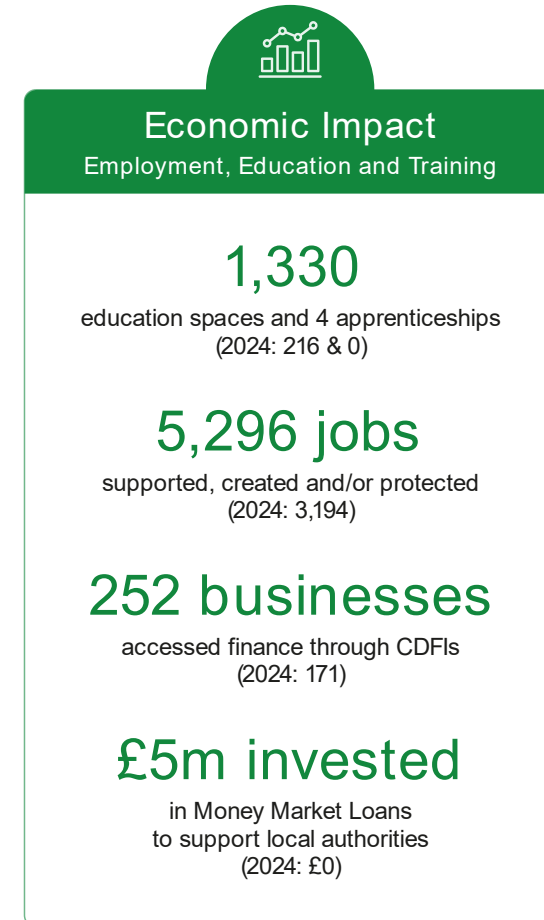
UN SDG 2: Zero Hunger



What we delivered in 2025



Unity's double bottom line approach ensures our financing is only used to deliver social, economic and environmental impact.



What's New!

Additional team members

recruited and in training for Unity Experience call handling, and mandate change processing

New Councils User Guide

now available in PDF version on our website, offering guidance for common scenarios

Council specific Account Opening Form

currently being piloted with new councils and due to be rolled out soon

Self-Serve Mandate Changes

Ability to 'remove' officials now available electronically on Online Banking, with 'Add' function to become live soon; and by end of 2026 we hope to remove the requirement for wet signatures on mandate change forms



New format Statements

New look statements

Downloadable from Online Banking platform

Easy reference front cover sheet

More compact to reduce paper waste

Clear periods shown at top

Transactions starting on Page 2

Historic statements up to 24 months old

Various formats available



What's Still here!

Local Councils Inbox / Public Sectors Team

Your dedicated local council specialists are on hand to assist with any non-transactional queries or concerns via email: **Localcouncils@unity.co.uk**

Our Website

Keep track of our up-to-date useful information, and handy key facts documents:

<https://www.unity.co.uk/sectors/local-councils/>

Us!

We attend as many events around the UK as possible, and are happy to have a Teams call on request

Unity Experience Team

For any transactional queries - **0345 140 1000**



Transactional Banking

**We're for
council banking
with a
conscience**



The banking products we offer

Our day-to-day banking products and services are designed specifically for organisations who want to make a positive impact in local communities:

Business Current Accounts

Designed to help organisations manage their money, online and on the phone.

Business Savings Accounts

In addition to our Instant Access Saver, our range of Fixed Term Deposit Accounts help organisations grow their funds, and their deposits are used to deliver good.

Business Loans

We lend to organisations with a social purpose, who want to make a difference.

Payment Services

To accept and make payments, including foreign payments and bulk payments.

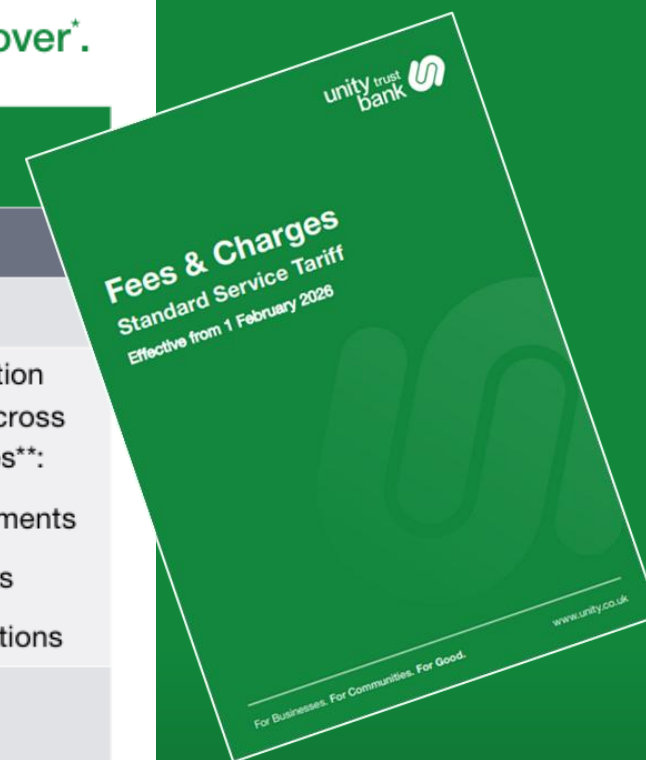
Key Features – Account Fees

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
Account Fee	Free	£7 per month	£7 per month	£7 per month
Transactional Fees**	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
Other fees and charges**	See Standard Service Tariff	See Standard Service Tariff	See Standard Service Tariff	See Standard Service Tariff
Relationship Manager	Yes	No	No	Yes
Account Restrictions	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.



Simple, hassle-free Online Banking

Our Online Banking service is a fast and easy way to bank online. Benefit from a wide range of useful features, on a fast and intuitive platform.



SINGLE, DUAL and TRIPLE AUTHORISATION for internal and external Payments on Online Banking

VIEW, SUBMIT, AUTHORISE and ADMINISTRATOR permissions to provide a flexible approach to accessibility

Secure access

Encrypted login and multi-factor authentication.

Account management

View balances, transactions and download statements.

Transfers and payments

Easily transfer funds and make payments.

Mobile accessibility

With responsive design for seamless usability.

Alerts & notifications

Receive real-time alerts for account activity.

Document management

Access and download statements.

Customisable preferences

Tailor the platform to your personal preferences.

Support resources

Online help, tutorials, FAQs, and customer support.

Security features

Automatic logout and session timeouts.

Deposits

We're for
Helping you get the
most out of your
precepts



Savings Products Table

	Variable Savings Products	Fixed Term Deposit Products					Notice Products	
	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	32 Day Notice Account	95 Day Notice Account
Interest Rate as of 05/05/26	1.95%	2.25%	2.35%	2.45%	3.85%	4.06%	2.70%	2.90%
Term	–	30 days	90 days	90 days	6 months	12 months	-	-
Minimum Deposit	None	£85k	£85k	£10m	£85k	£85k	None	None
Maximum Deposit	None	None	£10m	None	£20m	£20m	None	None
Access	Instant	No Access	No Access	No Access	No Access	No Access	With 32 Days notice	With 95 Days notice
Fixed or Variable	Variable	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Variable	Variable
Account Fee	Free	Free	Free	Free	Free	Free	Free	Free

Public and Third Sectors Team

Dedicated Mailbox:

LocalCouncils@Unity.co.uk



Unity Experience Team (Transactional Support)



Phone: **0345 140 1000***

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