



We're for ethical business banking

For Businesses. For Communities. For Good.



Who we are

We are an award-winning, independent, commercial bank that uses banking to improve the lives of UK communities.

Living by our principles of banking with integrity, we have worked together with like-minded customers to change the futures of tens of thousands of people across the UK and have become the bank that organisations across the nation are proud to bank with.*

*Based on a survey conducted by our third-party provider, DJS LTD from January 2023 to December 2023.



Our history

We were launched out of a vision by trade unions to create a bank that would embrace the philosophy of serving the common good. Now independent, we continue to embody these founding principles.

1984	1987	2012	2013	2014	2015	2016	2020 / 2021	2023	2023
Unity Trust Bank launched on May 1	Acquired full status as a bank	Committed to delivering positive social impact alongside stable finance returns	First Living Wage accredited bank in the UK	First UK bank to achieve the Fair Tax Mark	We became fully independent	Joined the Banking Standards Board	Socially Responsible Lender of the year (NACFB)	Reached £1 billion in lending for the first time	Business of the Year (Greater Birmingham Chambers of Commerce), Regional winner (British Chambers of Commerce); Industry Trailblazer (Living Wage Foundation)

“Unity Trust will be an organisation identified with, and embracing, the philosophy of the common good”

Founding Statement, 1984



We're for

Supporting over 2,300 local councils who share our mission of wanting to create a better society by providing a range of services to meet the needs of local communities and improve people's wellbeing.



National Specialist Sectors Team

Sarah Johnson

Local Councils Relationship Manager

Dedicated Specialist Relationship Manager to support Unity's local council customers.

I can help guide councils through their individual banking needs and all of the regulatory requirements which are in place today.

I am on hand to support new and existing customers; help with more complex needs and to promote our banking proposition to local councils throughout the UK.





National Specialist Sectors Team

Dawn Morris

Deposits Relationship Manager – North Region

Dawn is based in the North of England and covers this area as well as Scotland. She works with new and existing customers to tailor their needs to suit their deposit requirements.

At Unity Trust Bank we have a range of both Instant Access and Fixed Term Deposit accounts, which offer solutions to both short and longer term investments, all protected by the Financial Services Compensation Scheme.



Our Priorities / Feedback received / Actions to date

Feedback / Challenges

- Easier / faster account opening (and quick access) and visibility
- More straightforward due diligence / KYC checks
- Simplified ways of mandate changes / adding users to Online banking
- More flexible deposit account terms
- Multipay card delays
- Fees

Work in Progress

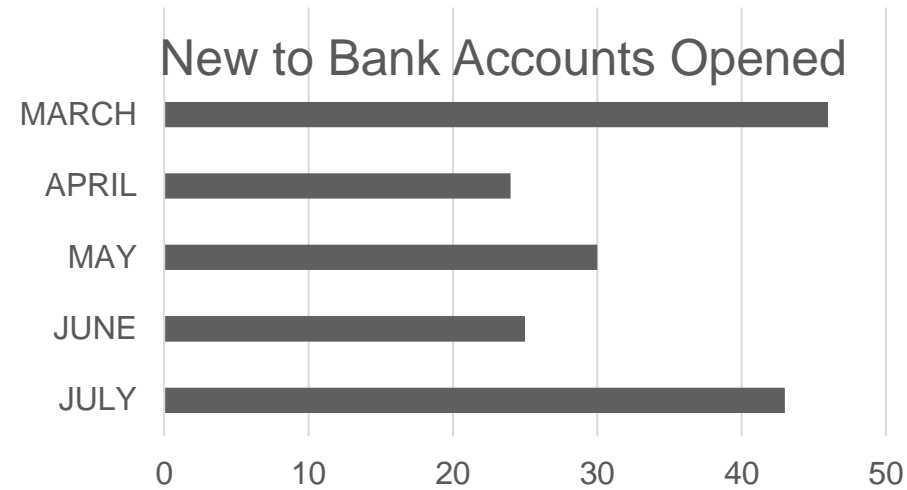
- **Application form** – Revamped application form to make it more intuitive, using language and questions appropriate/bespoke to local councils.
- **Customer portal** – This will enable customers to share information and documents that are required for account opening. It will also allow them to see the status and progress of their application. Stage 2 is to further enhance this and extend it to customers to use as part of any KYC reviews – allowing uploads of ID.

Actions to date

- **Making Changes via Online Banking** – we have recently released functionality that enables customers to view their signatories and online users within online banking.
- We will further enhance this to enable customers to remove users and add users. We will also enable customers to change their contact details. This will replace the need for customers to complete a manual account management form.

Local Councils

Achievements since March 2024



NEW TO BANK COUNCILS

Over **210 new councils** switched to Unity Trust Bank since March 2024 (5 month period)/

ACCOUNT OPENING

Local Council accounts for new to bank customers can now be opened in **1 working day** thanks to the specialist knowledge and collaboration of Tom and his team.

KYC & MANDATE CHANGES

Mandate Changes and KYC refreshes are also faster than ever before.

We will only ask for verification and documentary evidence as a last resort.

CUSTOMER SERVICE

Our local council customers have given us an overall satisfaction score of 9/10 in the most recent customer service survey.



National Specialist Sectors Team

Getting in Touch

If you'd like to make contact with one of our Relationship Managers for a general chat, or for more specific information; they can arrange a Telephone, Video or F2F call to assist you with your requirements.

In the first instance, contact the team via their dedicated sector inboxes:

LocalCouncils@Unity.co.uk

DepositsDesk@Unity.co.uk

Charities@Unity.co.uk



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www.unity.co.uk

Thank you

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