

Annual Review of Bank Charges

Co-op Banking Charges

Current account

£10 Monthly service charge	
Credit charges	Debit charges
Automated credits Per item 20p	Automated debits Per item 40p
Manual credits Per item 70p	ATM withdrawals Some ATMs may have their own fee Free
Cash paid in Per £100 80p	Debit card purchases Per item 40p
Cheques paid in Per item 75p	Cash withdrawals Per £100 55p
Post Office® deposits Per item 70p	Cheques issued Per item 60p
	Cash exchanged Per £100 £1.60

Co-op Savings Account

Business instant deposit account

- Same-day access
- With this account you may deposit a lump sum or make regular deposits via your current account. You can make immediate withdrawals through online banking, or over the phone with no penalty charge.
- Interest at a variable rate of 1.62% *gross / 1.63% **AER, paid twice a year”

Natwest Savings Account

Business reserve account x 2

- Access to your savings instantly
- Make as many withdrawals as you need without penalties
- Earn interest daily on your savings and receive it on the last business day of every month

Interest Rates			
Amount	AER %	Gross Rate % p.a.	Rate effective from
£0-£999,999	1.46	1.45	15th August 2023
£1m - £9,999,999	1.71	1.70	15th August 2023
£10m+	1.92	1.90	15th August 2023

Natwest current Account

Existing Charities and community organisations (with accounts opened prior to May 2021)

As part of our commitment to supporting our existing charities, clubs and societies with the move to our digital banking services, the fees outlined in this tariff have not yet been introduced to these customers.

Fees for some specialist services are not listed here, please speak to your usual point of contact for further information.

Service Charge – charges for the day-to-day running of your account	
Transaction type	Standard tariff
Automated payments (in or out)	Free of charge
Cash payments (in or out)	£2.50 per £100
Manual payments (in or out)	£2.50 per item
Deposit cheques via mobile banking app	£0.15 per item
Account maintenance charge/fee	£10.00 per account, per month

Unity Current Account

T1 current account

- £6 per month. Transactional fees vary based upon your annual account turnover and tariff
- Protected by the Financial Services Compensation Scheme up to £85,000
- Credit Interest Rate: 0% AER – Annual

Key Features – Account Fees

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

	Turnover below £100k*	Turnover between £100k & £2 million*	Turnover above £2 million*
Fee Description	Tier 1	Tier 2	Tier 3
Account Fee	£6 per month		
Transactional Fees**	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
Relationship Manager	No	No	Yes

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

**More information available at unity.co.uk/terms-and-conditions/