



For Businesses.
For Communities.
For Good.

27/11/2025

We're changing our fees & charges

Dear Mrs D Marais,

We're writing to let you know that we've been reviewing the fees & charges we apply to your account(s) and are making some changes. These will come into effect on 1 February 2026.

We're committed to providing services that support the needs of our customers, whilst maintaining clear and transparent pricing. Since our last fees and charges update, we've introduced a number of service enhancements designed to improve functionality, security and transparency, including:

- Expanded our Online Banking capabilities, enabling you to complete more activities online
- Integrated with accounting software providers such as QuickBooks, Sage and Xero
- Increased security for log-on and payment authorisation
- Introduced additional payment files
- Itemised monthly charging for greater transparency
- Launched additional savings products to improve customer choice

This is all supported by our UK-based customer service team and for eligible customers, a relationship manager.

Like many banks across the financial services sector, we're reviewing our pricing to reflect the rising costs of providing secure, resilient and compliant banking services. These changes help ensure we can continue to maintain high standards in fraud prevention and digital servicing.

You access our updated service tariff document with all the details of our new prices here, www.unity.co.uk/terms-and-conditions/

What's changing?

We're changing how much we charge for the following:

Service	Current Price	New price
Monthly Account fee	£6.00 per month	£7.00 per month
Cash deposits (per £100*)	60p (Post Office)	70p (Post Office and NatWest)
	50p (NatWest)	
Cheque deposits	30p each	40p each
Bacs	14p per transaction	15p per transaction
Bulk Faster Payments	30p per transaction	25p per transaction
International payments	£24.00	£20.00
CHAPS	£28.00	£25.00

* Cash paid in per £100 or part thereof, for each payment calculated monthly and charged quarterly.

If you're happy with the changes, you don't need to take any action and we'd like to thank you for continuing to bank with us.

If you don't wish to accept these changes and would prefer to close your account(s) before the charges change, you can do this by completing the [account closure form](#) on our website or calling us on the number below.

If you would like any further information about these changes, please visit unity.co.uk or call us on 0345 140 1000^.

Yours sincerely,

Unity Trust Bank plc

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