

We're changing our fees and charges

From: Unity Trust Bank PLC, unity@unity-trust.co.uk
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26/01/2026

We're changing our fees & charges

Dear Miss S Groom,

We're writing to remind you about the changes we're making to our fees & charges that we applied to your account(s). 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
- Reduced monthly charges 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, robust 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:

	Current Price	New price
Monthly Account fee	£0.00 per month	£7.00 per month
Cash deposits (per £100*)	60p (Post Office) 50p (NatWest)	70p (Post Office and NatWest)
Cheque deposits	30p each 14p per transaction	40p each 15p per transaction
Bulk Faster Payments	20p per transaction	25p per transaction
International payments	£24.00	£26.00
CHAPS	£28.00	£25.00

*Cash paid in via £100 or per hour, 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 changes 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
For Businesses. For Communities. For Good.



Email: us@unity.co.uk
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*Our call centre opening hours are 9am - 5pm, Monday to Friday, excluding bank and public holidays in England or Wales. Calls may be monitored and recorded for training, quality and security purposes. Calls to this number are charged at your local geographic rate, and calls from mobiles may be higher. Please contact your telephone provider for details. This email was sent by Unity Trust Bank PLC, Four Brindleyplace Birmingham, West Midlands, B1 2JB, GB

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