

Mr John Haste  
 Ginton Parish Council  
 5 St Benedicts Close  
 Ginton  
 Peterborough  
 PE6 7LJ

23rd May 2016

Dear Mr Haste,

### Important changes to your Unity Trust Bank Current Account General Terms and Conditions

We want to let you know about some changes we are making to our General Terms and Conditions (Terms) which will take effect from 4th August 2016.

#### What is happening?

We are introducing a new Service Tariff, including changes to the Unity e-Payment pricing, and ceasing to pay credit interest on current accounts. We remain focused on delivering the excellent customer service you tell us you appreciate and remain committed to offering all you would expect to meet your full banking requirements.

#### What this means for you

Below you will see the current account tariff, which will be applied to your account(s), detailed overleaf, with effect from 4th August 2016. The new tariff is different to your account's existing tariff. Please find enclosed a leaflet detailing our full product range, including current accounts. You will also find details on our website, visit [unity.co.uk](http://unity.co.uk)

Your new tariff	
<i>Account Name:</i> Unity Current Account	<i>You will pay:</i> £6 per month

You will see these changes reflected in the first statement you receive from us after 4th August 2016.

We have amended section 8 of our Terms as follows, for ease additional text is underlined:

- At the beginning, "We will charge you for the services (including having an account with us) you use on the Standard Service Tariff leaflet."; and
- By amending clause 8.1 so it now reads "We will pay interest on the daily cleared balance in your Account, unless you have an Account where the terms specified, when the Account was opened, state otherwise or you hold an Account which specifically pays no interest. You should note that none of our current accounts pay any interest (these are our Unity Custom Account and Unity Current Account). Interest will be calculated and paid in the manner and at the rates set out on our Website. You can also call us on 0345 140 1000 to find out this information."

All of our Terms can be viewed at [unity.co.uk/terms](http://unity.co.uk/terms)

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Cont...

The Terms (as amended) will apply to you, us and your account(s) from 4th August 2016 unless you close your account as described below.

### What you need to do

If you are happy with the changes, you do not need to do anything and this change will happen automatically. For your convenience you will retain the same account number and sort code. The account name will change to Unity Current Account.

We very much hope you will find the new account fully meets your requirements and you continue to enjoy the service provided by Unity Trust Bank. If you don't accept the changes, you can choose to consolidate or to close your account(s) and transfer funds elsewhere. If you decide to close your account, no additional charges or loss of interest will occur if we receive your instructions prior to 4th August 2016, but we do hope you will choose to stay.

### We're here to help

If you have any questions, you will find more information on our website, visit [unity.co.uk/newterms](http://unity.co.uk/newterms)

We would like to take this opportunity to thank you for choosing Unity Trust Bank, and look forward to continuing to meet your banking needs in the future.

Yours sincerely,

*Darrin*

Darrin J. Nightingale  
**Director, Customer, Propositions & Corporate Affairs**

### ***Your current account(s) with Unity Trust Bank:***

Tailored      xxxx1185