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Jo Graves

From: Unity Trust Bank PLC <service@unity-email.co.uk>
Sent: 24 June 2021 11:01
To: deputyclerk@arleseytc.co.uk
Subject: Important updates from Unity Trust Bank

View this email as a web page [here](#).
This email is for Arlesey Town Council



Important updates coming soon

Dear Mrs Bailey

We're making changes to our Standard Service Tariff and General Terms & Conditions. This notice of variation summarises the changes, so please read it carefully so you understand what they mean for you.

The changes apply from 4 September 2021 and you can download the new documents here:

[View Documents](#)

Changes to our Standard Service Tariff

We have added existing fees and charges that are currently listed within separate documents. Our Standard Service Tariff will now reference:

- Our new Bulk Faster Payments service, which is due to launch Autumn 2021.
- The full list of MultiPay Card charges.
- Hardware Security Module (HSM) certificate and file referral charges relating to our Bacs provision.
- Minimum charges for Foreign services rounded to the pound.
- Our cash handling tariff which will have different fees when depositing at The Post Office compared to depositing at a Bank Branch.

Changes to our General Terms & Conditions

- The Payment Services Regulations 2017 require us to treat small business and small charity customers in the same way as personal banking customers. However, we can agree different terms with larger corporate business customers. **Clauses 1.16 & 1.17** explain which type of customer you are.
- **Clause 3.5** explains that we have updated the notice periods for changes we have to tell you about, for example if we change the interest rate we pay you or make changes to our terms and conditions.
- **Clause 2.6** says that we will give you monthly statements if there's been a payment into or out of your current account since your last statement. As part of our commitment to sustainability, you can choose to receive online statements and we'll notify you by email or SMS when they're available.
- A separate **Section 4** provides information on interest and charges.
- **Section 8** covers Internet Banking and how you can keep your information safe.
- All information relating to making and receiving payments is now in **Sections 6, 7, 8 and 9** and includes international payments information. A new **Section 9** covers the circumstances when we might not be able to make a payment you have requested.
- **Section 11** explains how we deal with unusual or incorrect transactions on your account and Unity's liability if you may have been the victim of fraud.
- A new **Section 13** covers the use of third-party providers, for example if you wish to use an account information service to see your current accounts with different providers in one place.
- **"How we use the information we hold about you and your business"** has been removed from the General Terms & Conditions and can be found in our Privacy Statement.