

Your Account Statement



For Businesses. For Communities. For Good.

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Mr Iain Wedlake
Teignmouth Town Council
Teignmouth Town Council
Bitton House Bitton Park Road
Teignmouth
TQ14 9DF

Date: 03/06/2024

Account Name: Teignmouth Town Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20490166

Your arranged overdraft limit is £0.00

Our unauthorised overdraft charges are changing from tracked rate of 25% above base rate to a fixed Nominal rate 25% EAR (Equivalent Annual Rate 28.39%). To find out more read our Overdrafts Key Features document and our Standard Service Tariff available at www.unity.co.uk



For eligible organisations, your deposits held with Unity Trust Bank are protected up to £85,000 under the Financial Services Compensation Scheme (FSCS). For more information about eligibility and compensation provided by the FSCS, please visit: FSCS.org.uk or refer to our FSCS Information Sheet and Exclusions List at unity.co.uk/fscs

Contact Us

Call us: **0345 140 1000**

Email us: us@unity.co.uk

Visit us: unity.co.uk

Your Current T2 account transactions:

| Date | Type | Details | Payments Out | Payments In | Balance |
|------------|------|-------------------------|--------------|-------------|------------|
| 31/05/2024 | | Balance brought forward | £0.00 | £0.00 | £49,981.77 |

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Statement number 011

**For Businesses.
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Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

Additional information

A copy of our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

A copy of our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

This information is also available by calling **0345 140 1000**.

To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.

Your pre-notification statement



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Willenhall
WV1 9DG

Mr Iain Wedlake
Teignmouth Town Council
Teignmouth Town Council
Bitton House Bitton Park Road
Teignmouth
United Kingdom
TQ14 9DF

Date: 03/06/2024

Page number 1 of 3

Account Name: Teignmouth Town Council

Statement number: 011

Sort Code: 608301

Account Number: 20490166

Dear Mr Iain Wedlake,

This letter outlines charges relating to the transactions and debit interest on your account between 05/03/2024 and 03/06/2024.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

| | |
|-------------------------------------------|------------|
| Total charges | £18.00 |
| Total debit interest | £0.00 |
| To be debited from your account on | 30/06/2024 |

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| Pre-notification of account charges | | |
|-------------------------------------|-------|--------|
| Type | Count | Charge |
| Automated Payments | — | £0.00 |
| Faster Payments | — | £0.00 |
| Manual | — | £0.00 |
| Account Fee | — | £18.00 |

| Additional information | | | |
|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------|
| The combined account charge includes the following transaction types: | | | |
| Automated Payments | Bacs Credit (in) | Direct Debit (out) | Faster Payment Credit (in) |
| Faster Payments | Standing Orders (out) | Bill Payments (out) | |
| Manual | Cheques | Credits | |
| Account Fee | This is the standard charge for maintaining your account regardless of any transactions. | | |
| Total charge | These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service. | | |

Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

Credit interest – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

Debit interest – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

Overdrafts

Arranged overdrafts – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

Unarranged overdrafts – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

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Thanks

Your Unity Team

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