

Yoxford Parish Council - Bank Reconciliation as at December 31st 2024

Bank Statements

Unity Trust Bank - Current Account

Cash at bank as per statement dated 31st December 2024 £ 6,885.43

Unity Trust Bank - Savings Account

Cash at bank as per statement dated 31st December 2024 £39,684.40

United Trust Bank Deposit Account 1

Cash @ bank as per statement dated: £ 7,611.05

United Trust Bank Deposit Account 2

Cash @ bank as per statement dated: £ 5,668.09

Total as per Bank Statements £59,848.97

Cashbook

Unity Trust Bank - Current Account

Opening balance as at 1st October 2024 £ 9,646.65

Plus receipts - Oct/Nov/Dec 2024 £ 5,199.11

Less payments - Oct/Nov/Dec 2024 £ 7,960.33

£ 6,885.43

Unity Trust Bank - Savings Account

Opening balance as at 1st Oct 2024 £39,420.39

Plus receipts - Oct/Nov/Dec 2024 £ 264.01

Less payments - Oct/Nov/Dec 2024 £ -

£39,684.40

United Trust Deposit Account 1

Opening balance as at 1st April 2024 £ 7,611.05

United Trust Deposit Account 2

Opening balance as at 1st April 2024 £ 5,668.09

Total as per Cashbook £59,848.97

Difference £ -

Prepared by Trudy Charles - Responsible Financial Officer December 31st 2023

Clerk/RFO



signed

dated

07/07/25

Councillor

signed

dated

YOXFORD PARISH COUNCIL - CASH BOOK 2024-5									
Quarter 1 A/M/Jun				Unity Trust Current			Unity Trust Instant Access		
Date	Method	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance
Balance Brought Forward				£0.00	£0.00	£5,754.36	£0.00	£0.00	£41,439.55
05/04/2024	BACS	ESC	EC Grant from DCllr JE re speed sign/roundel	£1,125.00		£1,125.00			
05/04/2024	BACS	Hazel Wheeler	MUTs Lunch 19 @£8 + £15 for 3 cakes		£167.00	-£167.00			
05/04/2024	BACS	SALC	Inv.: 28408 Payroll Service ending 31.03.24		£54.00	-£54.00			
05/04/2024	BACS	Trudy Charles	Expense Claim: green waste bin for cemetery/sim		£54.90	-£54.90			
05/04/2024	BACS	SALC	Membership Subscription 2024/5		£355.57	-£355.57			
05/04/2024	BACS	Yoxford Village Hall	Contribution for Q3 & 4 2023/4		£481.00	-£481.00			
05/04/2024	BACS	HMRC Cumbernauld	Employer NI Q4 2023/4		£45.24	-£45.24			
05/04/2024	BACS	Pebbles St Peters	Start Up Grant for village parent/toddler group		£200.00	-£200.00			
17/04/2024	BACS	David Tower	Mileage claim for SZC Transport Forum meeting		£22.50	-£22.50			
17/04/2024	DD	Zen Internet Ltd.	Website Domain Name: annual fee		£14.39	-£14.39			
18/04/2024	DD	Wave	Cemetery Water Bill: 01.04.24 to 30.09.24		£77.27	-£77.27			
23/04/2024	DD	EoN	Sports Grp electricity		£414.78	-£414.78			
25/04/2024	DD	ICO	Data Protection Annual Payment		£35.00	-£35.00			
30/04/2024	BACS	ESC	1st Precept Installment 2024/5	£7,377.00		£7,377.00			
30/04/2024	BACS	Trudy Charles	Salary: April 2024		£840.32	-£840.32			
10/05/2024	BACS	UT Instant Access	Transfer of precept installment to savings		£7,377.00	-£7,377.00			
10/05/2024	BACS	UT Currenr	Precept installment				£7,377.00		£7,377.00
13/05/2024	BACS	Hazel Wheeler	MUTs April Lunch 20 @ £8 ph		£160.00	-£160.00			
13/05/2024	BACS	Trudy Charles	Website: Bluehost 1 year subscription		£137.62	-£137.62			
13/05/2024	BACS	Trudy Charles	McAfee AV Software 1 year subscription		£59.99	-£59.99			
13/05/2024	BACS	SCL Landscaping Ltd	Inv.: 3831 Grass cutting March/April		£894.00	-£894.00			
24/05/2024	BACS	Yoxwood	Approved funding (annual)		£500.00	-£500.00			
24/05/2024	BACS	Hazel Wheeler	MUTs: Birthday Buffet 20@ £4.75 ph		£95.00	-£95.00			
24/05/2024	BACS	Hazel Wheeler	MUTs: May Lunch 16 @ £8 ph + cake		£133.00	-£133.00			
14/05/1901	BACS	Biddy & Harry Barclay	Inv. Cem2023-6 Worby Interment of Ashes	£500.00		£500.00			
31/05/2024	BACS	Trudy Charles	Salary: May 2024 (+ 15 additional hours & £26 underpayment from April)		£1,134.72	-£1,134.72			
13/06/2024	BACS	SCL Landscaping Ltd	Inv.: 3872 Grass cutting May		£510.00	-£510.00			
11/06/2024	BACS	Felixstowe Funerals	Inv. Cem2023-6 Worby Interment of Ashes	£150.00		£150.00			
28/06/2024	BACS	Trudy Charles	Salary: June 2024 (+3.75 additional hours)		£926.98	-£926.98			
30/06/2024	BACS	Unity Trust	Q1 Service charge		£18.00	-£18.00			
30/06/2024	BACS	Unity Trust	Interest				£313.02		£313.02
Total Q1:				£9,152.00	£14,708.28	-£5,556.28	£7,690.02	£0.00	£7,690.02
Total This Year		Reconciled 01.07.24		£9,152.00	£14,708.28	£198.08	£7,690.02	£0.00	£49,129.57
Quarter 2 Jul/A/S				Unity Trust Current			Unity Trust Instant Access		
Date	Method	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance
Balance Brought Forward				£9,152.00	£14,708.28	£198.08	£7,690.02	£0.00	£49,129.57
01/07/2024	BACS	Unity Trust Current	Transfer of funds					£5,000.00	-£5,000.00

01/07/2024	BACS	Unity Trust Instant Access	Transfer of funds	£5,000.00		£5,000.00			
08/07/2024	BACS	Yoxford Village Hall	Transfer of payment for cemetery reservation TOOZE	£300.00		£300.00			
15/07/2024	BACS	SALC	Inv.: 28999 (VAT)		£54.80	-£54.80			
15/07/2024	BACS	Trudy Charles	Expense Claim: renewal 365 subscription + Sim		£74.49	-£74.49			
15/07/2024	BACS	SCL Landscaping Ltd.	Inn.: 3893		£744.00	-£744.00			
15/07/2024	BACS	Trudy Charles	Expense Claim: renewal 365 subscription (VAT)		£10.00	-£10.00			
15/07/2024	BACS	HMRC Cumbernauld	P30 Employer NI Q1 2024/5		£110.87	-£110.87			
15/07/2024	BACS	SALC	Inv.: 28999 Internal Audit		£274.00	-£274.00			
15/07/2024	BACS	David & Sheena Tower	Transfer for MUTs cash float		£200.00	-£200.00			
31/07/2024	BACS	Trudy Charles	Salary July 2024		£866.32	-£866.32			
08/08/2024	BACS	Hazel Wheeler	MUTs Lunch: July 2024		£144.00	-£144.00			
08/08/2024	BACS	Anna Noakes	Mileage Claim: SCC Self-help Scheme Training		£37.98	-£37.98			
08/08/2024	BACS	DM Bracey	Inv.: 2024 Annual Inspection of Play Equipment		£108.00	-£108.00			
08/08/2024	BACS	SCL Landscape Ltd	Invoice 3919: grass cutting contract 01.07.24 - 31.07.24		£606.00	-£606.00			
08/08/2024	BACS	SALC	Invoice 29009 for Planning Webinar Session 4		£42.00	-£42.00			
16/08/2024	BACS	Yoxmere Administrators	Donation		£500.00	-£500.00			
22/08/2024	IT	Instant Access Account	Transfer of funds				£5,000.00		-£5,000.00
22/08/2024	IT	Current Account	Transfer of funds	£5,000.00		£5,000.00			
	BACS	Yoxwood	Benches x 2 for Yoxwood & Teenage Shelter		£631.89	-£631.89			
30/08/2024	BACS	Trudy Charles	Salary August 2024 (-overpayment of £20.20 from July)		£825.92	-£825.92			
06/09/2024	BACS	CYDS Project	Funding Youth Club Autumn Term (16 weeks)		£1,202.24	-£1,202.24			
06/09/2024	BACS	SCL Landscape Ltd	Invoice: 3946 grass cutting 01.08.24 - 31.08.24		£1,008.00	-£1,008.00			
12/09/2024	BACS	Tony Brown Funeral Services	Invoice: Cem2024-9 Crane interment	£400.00		£400.00			
15/09/2024		United Trust Bank	Interest						
27/09/2024	BACS	East Suffolk Council	2nd Precept instalment 2024-5	£7,376.97		£7,376.97			
30/09/2024	BACS	Trudy Charles	Salary September (+ 15.75 additional hours in July)		£1,169.89	-£1,169.89			
30/09/2024	DD	Unity Trust Bank	Monthly service charge		£18.00	-£18.00			
30/09/2024	BACS	Unity Trust Bank	Interest				£290.82		£290.82
Total Quarter 2				£18,076.97	£8,628.40	£9,448.57	£290.82	£10,000.00	-£9,709.18
Total This Year				£27,228.97	£23,336.68	£9,646.65	£7,980.84	£10,000.00	£39,420.39

<u>Quarter 3 O/N/D</u>				<u>Unity Trust Current</u>			<u>Unity Trust Instant Access</u>		
<u>Date</u>	<u>Method</u>	<u>Payee/Payer</u>	<u>Details</u>	<u>Receipt</u>	<u>Payment</u>	<u>Balance</u>	<u>Receipt</u>	<u>Payment</u>	<u>Balance</u>
Balance Brought Forward				£27,228.97	£23,336.68	£9,646.65	£7,980.84	£10,000.00	£39,420.39
10/10/2024	BACS	CAS Ltd	Insurance Premium 2024/4		£1,937.26	-£1,937.26			
10/10/2024	BACS	SCL Landscape Ltd	Invoice: 3969		£780.00	-£780.00			
10/10/2024	BACS	PKF Littlejohn LLP	AGAR/Ext. Audit 2023-4 fee		£252.00	-£252.00			
22/10/2024	DD	Anglian Water Business	Water Bill (Cemetery)		£76.84	-£76.84			
25/10/2024	BACS	ESC	Neighbourhood CIL 2024	£3,896.10		£3,896.10			
30/10/2024	DD	Unity Trust Bank	Monthly service charge		£5.40	-£5.40			
31/10/2024	BACS	Trudy Charles	Salary October		£881.52	-£881.52			
08/11/2024	BACS	SALC	Inv.: 29315: Payroll service 01.04 to 30.09.24		£54.00	-£54.00			
08/11/2024	BACS	Zurich Insurance Co. Ltd	Yoxwood Insurance 2024/5		£236.59	-£236.59			
08/11/2024	BACS	SCL Landscape Ltd	Inv.: 3992		£708.00	-£708.00			
13/11/2024	BACS	Trudy Charles	Expense Claim: stamps & Sim (Aug/Sept/Oct)		£36.30	-£36.30			
19/11/2024	BACS	ESC	Cost of Living Winter 2024/25 MUTs	£1,303.01		£1,303.01			
20/11/2024	BACS	Royal British Legion	Poppy Appeal 2024: Wreath		£50.00	-£50.00			
30/11/2024	BACS	Trudy Charles	Salary: November + 9.5 additional hours Oct + underpaid salary + backpay (rate increase)		£1,897.14	-£1,897.14			
30/11/2024	DD	Unity Trust	Monthly service charge		£6.00	-£6.00			
16/12/2024	BACS	SALC	Invoice for training: 29327		£84.00	-£84.00			
31/12/2024	BACS	Trudy Charles	Salary: December 24		949.28	-£949.28			
31/12/2024	BACS	Unity Trust	Monthly service charge		£6.00	-£6.00			
31/12/2024	BACS	Unity Trusy	Interest				264.01		264.01
Total Quarter 3				£5,199.11	£7,960.33	-£2,761.22	£264.01	£0.00	£264.01
Total This Year				£32,428.08	£31,297.01	£6,885.43	£8,244.85	£10,000.00	£39,684.40

Your pre-notification statement



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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
United Kingdom
IP17 3HN

Date: 31/10/2024

Page number 1 of 3

Account Name: Yoxford Parish Council

Statement number: 030

Sort Code: 608301

Account Number: 20469773

Dear Ms Trudy Charles,

This letter outlines charges relating to the transactions and debit interest on your account between 01/10/2024 and 31/10/2024.

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	£6.00
Total debit interest	£0.00
To be debited from your account on	30/11/2024

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Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Unity Trust Bank is entered in the Financial Services Register under number 204570.
Registered Office: Four Brindleyplace, Birmingham, B1 2JB.
Registered in England and Wales no. 1713124.
Calls may be monitored and recorded for training, quality and security purposes.
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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	2	£0.00
Faster Payments	4	£0.00
Manual	—	£0.00
Account Fee	—	£6.00

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.		

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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/>

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.

Thanks

Your Unity Team

Accessibility

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

Additional information

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

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.

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Your Account Statement



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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 31/10/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20469773

Your arranged overdraft limit is £0.00

Go Paperless! Receive your statements online and we'll notify you by SMS or email when they're available to view. Simply log into Your Online Banking and update your statement preferences or give us a call on 0345 140 1000



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](https://www.fscs.org.uk) or refer to our FSCS Information Sheet and Exclusions List at [unity.co.uk/fscs](https://www.unity.co.uk/fscs)

Contact Us

- Call us: 0345 140 1000
- Email us: us@unity.co.uk
- Visit us: [unity.co.uk](https://www.unity.co.uk)

Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
30/09/2024		Balance brought forward	£0.00	£0.00	£9,646.65
10/10/2024	Faster Payment Debit	B/P to: Business Services	£1,937.26	£0.00	£7,709.39
10/10/2024	Faster Payment Debit	B/P to: PKF Littlejohn LLP	£252.00	£0.00	£7,457.39
10/10/2024	Faster Payment Debit	B/P to: SCL	£780.00	£0.00	£6,677.39

Page number 1 of 3

Statement number 030

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
22/10/2024	Direct Debit	Direct Debit (ANGLIAN WATER BUSI)	£76.84	£0.00	£6,600.55
25/10/2024	Credit	EAST SUFFOLK BACS	£0.00	£3,896.10	£10,496.65
31/10/2024	Faster Payment Debit	B/P to: Trudy D Charles	£881.52	£0.00	£9,615.13
31/10/2024	Fee	Service Charge	£5.40	£0.00	£9,609.73

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.

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Your Account Statement



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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 30/11/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

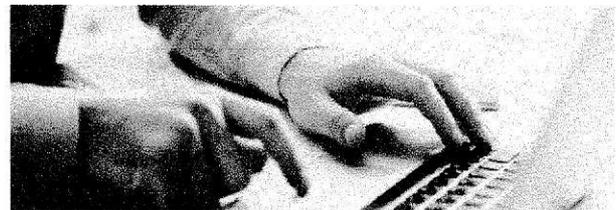
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

Your arranged overdraft limit is £0.00

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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](https://www.fscs.org.uk) or refer to our FSCS Information Sheet and Exclusions List at [unity.co.uk/fscs](https://www.unity.co.uk/fscs)

Contact Us

Call us: 0345 140 1000

Email us: us@unity.co.uk

Visit us: [unity.co.uk](https://www.unity.co.uk)

Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/10/2024		Balance brought forward	£0.00	£0.00	£9,609.73
13/11/2024	Faster Payment Debit	B/P to: Zurich Charities	£236.59	£0.00	£9,373.14
13/11/2024	Faster Payment Debit	B/P to: Trudy D Charles	£36.30	£0.00	£9,336.84
13/11/2024	Faster Payment Debit	B/P to: SCL	£708.00	£0.00	£8,628.84

Page number 1 of 3

Statement number 031

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
13/11/2024	Faster Payment Debit	B/P to: Suffolk Associatio	£54.00	£0.00	£8,574.84
15/11/2024	Credit	EAST SUFFOLK BACS	£0.00	£1,303.01	£9,877.85
20/11/2024	Faster Payment Debit	B/P to: RBL Poppy Appeal	£50.00	£0.00	£9,827.85
29/11/2024	Faster Payment Debit	B/P to: Trudy D Charles	£1,897.14	£0.00	£7,930.71
30/11/2024	Fee	Service Charge	£6.00	£0.00	£7,924.71

Your Account Statement



For Businesses. For Communities. For Good.

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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 31/12/2024

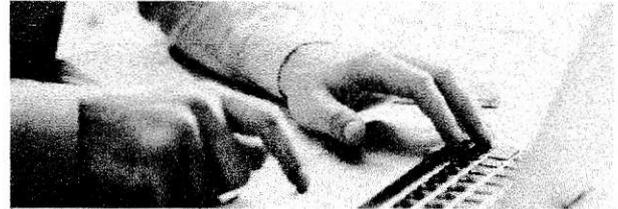
Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20469773

Your arranged overdraft limit is £0.00

Go Paperless! Receive your statements online and we'll notify you by SMS or email when they're available to view. Simply log into Your Online Banking and update your statement preferences or give us a call on 0345 140 1000



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](https://www.fscs.org.uk) or refer to our FSCS Information Sheet and Exclusions List at [unity.co.uk/fscs](https://www.unity.co.uk/fscs)

Contact Us

- Call us: 0345 140 1000
- Email us: us@unity.co.uk
- Visit us: [unity.co.uk](https://www.unity.co.uk)

Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
30/11/2024		Balance brought forward	£0.00	£0.00	£7,924.71
16/12/2024	Faster Payment Debit	B/P to: Suffolk Associatio	£84.00	£0.00	£7,840.71
31/12/2024	Faster Payment Debit	B/P to: Trudy D Charles	£949.28	£0.00	£6,891.43
31/12/2024	Fee	Service Charge	£6.00	£0.00	£6,885.43

Page number 1 of 2

Statement number 032

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For Communities.
For Good.

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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.

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Your pre-notification statement



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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
United Kingdom
IP17 3HN

Date: 31/12/2024

Page number 1 of 3

Account Name: Yoxford Parish Council

Statement number: 032

Sort Code: 608301

Account Number: 20469773

Dear Ms Trudy Charles,

This letter outlines charges relating to the transactions and debit interest on your account between 01/12/2024 and 31/12/2024.

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	£6.00
Total debit interest	£0.00
To be debited from your account on	31/01/2025

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	—	£0.00
Faster Payments	2	£0.00
Manual	—	£0.00
Account Fee	—	£6.00

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.		

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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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