

## Contact information

If you would like to get in touch with United National Bank or any one of our branches, please contact us on the details below.

You can also contact United National Bank by email at [info@unbankltd.com](mailto:info@unbankltd.com) or by calling our customer service department on 020 7290 8000.

### London principal branch

2 Brook Street  
London W1S 1BQ

### Customer service

Tel: 020 7290 8000  
Fax: 020 7629 3054

### Ilford

82 Ilford Lane  
Ilford  
Essex IG1 2LA  
Tel: 020 8911 0123  
Fax: 020 8478 8634

### Birmingham

391-393 Stratford Road  
Birmingham B11 4JZ  
Tel: 0121 772 2648  
0121 772 7694  
0121 753 0599  
Fax: 0121 773 9872

### Bradford

3-5 Oak Lane  
Bradford BD9 4PU  
Tel: 0127 454 8174  
Fax: 0127 448 1103

### Glasgow

11-13 Gibson Street  
Glasgow G12 8NU  
Tel: 0141 341 0555  
Fax: 0141 341 0666

### Manchester

79 Thomas Street  
Manchester M4 1LQ  
Tel: 0161 834 4074  
Fax: 0161 835 1049

[www.unbankltd.com](http://www.unbankltd.com)



United National Bank

August 2009

United National bank Limited is authorised and regulated by the Financial Services Authority. Its Registered Office is at 2 Brook Street, London W1S 1BQ. The company is registered in England and Wales and its registered number is 4146820.



United National Bank

## UNB Bank Account Rates

To order extra brochures, please call Creative Design & Print Centre on 020 8675 7875 or email: [sales@copyprint.biz](mailto:sales@copyprint.biz)



it's your bank



United National Bank Limited  
2 Brook Street, London W1S 1BQ

## Savings account

Balance up to	Gross	AER
Over 499,999.00	1.50 %	1.50 %
Upto 499,999.00	1.00 %	1.00 %
Upto 99,999.00	0.75 %	0.75 %
Upto 49,999.00	0.40 %	0.40 %
Upto 9,999.00	0.20 %	0.20 %

Interest to your account will be calculated daily and credited half yearly in June and December.

All interest rates are variable.

Please note that interest is paid on an incremental basis. For example: if you have a deposit of £40,000 you will be paid interest of 0.20% on 1st £9,999 and 0.40% for the remaining £30,001 of your balance.

### Fixed Term Deposit Rates

	Gross	AER
<b>3 Month Notice Gold Deposit Account</b> (Interest is paid every 6 months - Interest is variable) Minimum deposit of £1 applies.	3.00%	3.02%
<b>6 Months Fixed Deposit</b> (Interest is fixed for the term of the deposit) Minimum deposit of £2500 applies.	3.00%	3.02%
<b>1 Year Fixed Deposit</b> (Interest is fixed for the term of the deposit) Minimum deposit of £2500 applies.	3.25%	3.25%
<b>2 Year Fixed Deposit</b> (Interest is fixed for the term of the deposit) Minimum deposit of £1 applies.	3.50%	3.44%
<b>3 Year Fixed Deposit</b> (Interest is fixed for the term of the deposit) Minimum deposit of £1 applies.	3.75%	3.62%

*Early withdrawal will result in a penalty being applied (early withdrawals are subject to bank discretion).*

### Definitions of interest

#### Gross interest:

Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

#### Net interest:

Interest after the deduction of income tax at the rate specified by law.

#### AER: Annual equivalent rate.

The AER shows the true rate of interest you will have received by the end of the year taking into account the regularity of which interest is added to the account (as the payment frequency has a compounding affect on the amount of interest you receive)

*The information given in this booklet is correct as of 10th August 2009.*

### Interest Rate History

	Gross	AER
<b>Savings Account</b>		
2001 to 4th Feb 2009		
over 499,999	2.00%	2.00%
upto 499,999	2.00%	2.01%
upto 99,999	1.20%	1.20%
upto 49,999	0.80%	0.80%
upto 9,999	0.40%	0.40%

### 3 Months Notice Gold Deposit Account

November 12, 2008 to January 7, 2009	5.50%	5.58%
January 8, 2009 to February 5, 2009	5.00%	5.06%
February 6, 2009 to March 4, 2009	4.25%	4.30%
March 5, 2009 to August 10, 2009	3.50%	3.53%

### 1 Year Fixed Deposit

August 6, 2008 to November 11, 2008	7.00%	7.00%
November 12, 2008 to January 7, 2009	4.25%	4.25%
January 8, 2009 to February 5, 2009	4.25%	4.25%
February 6, 2009 to March 4, 2009	4.00%	4.00%
March 5, 2009 to March 20, 2009	3.50%	3.50%

### 6 Months Fixed Deposit

August 6, 2008 to November 11, 2008	6.25%	6.35%
November 12, 2008 to January 7, 2009	4.25%	4.30%
January 8, 2009 to February 5, 2009	4.00%	4.06%
February 6, 2009 to March 4, 2009	3.50%	3.53%

### Your feedback

United National Bank values its customers' business but also acknowledges that, on rare occasions, the customer may not feel fully satisfied with the service provided by the bank. If you have a grievance, please ask a member of staff who will advise you as to the internal complaints procedure of the bank.