

From: Unity Trust Bank Plc <info@unity-email.co.uk>
Sent: 23 February 2026 11:20
To: portreathparishcouncil@gmail.com
Subject: The FSCS limit has increased to £120,000

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23/02/2026

The FSCS limit has increased to £120,000

Dear Mrs Jose

We're getting in touch to let you know that from 1 December 2025 the Financial Services Compensation Scheme (FSCS) increased its deposit protection limit from £85,000 to £120,000 per eligible person.

The FSCS scheme protects eligible deposits with UK-authorized Banks, Building Societies and Credit Unions up to £120,000 per eligible depositor and per authorised institution subject to eligibility criteria.

What does this mean?

- Eligible deposits will have higher protection. In the unlikely event that Unity Trust Bank goes out of business, the FSCS Deposit can repay you up to £120,000.
- The new limit applies to individuals, joint accounts (per person), small businesses, and eligible charities. For more information you can access our [FSCS information factsheet](#)
- No action is required from you. The FSCS protection is already in place for eligible deposits

If you'd like to find out more about how the new limit affects your banking with us, you can visit www.unity.co.uk/financial-services-compensation-scheme or call us on **0345 140 1000**^.

Together, we have a bank to be proud of.

Yours sincerely,

Unity Trust Bank plc
For Businesses. For Communities. **For Good.**

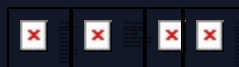


Email: **us@unity.co.uk**

Follow us on:

Phone: **0345 140 1000^**

Trade Unions:
0345 245 0020^



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^Our call centre opening hours are 9am - 5pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls may be monitored and recorded for training, quality and security purposes. Calls to this number are charged at your local geographic rate, and calls from mobiles may be higher. Please contact your telephone provider for details. This email was sent by: Unity Trust Bank PLC, Four Brindleyplace Birmingham, West Midlands, B1 2JB, GB

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