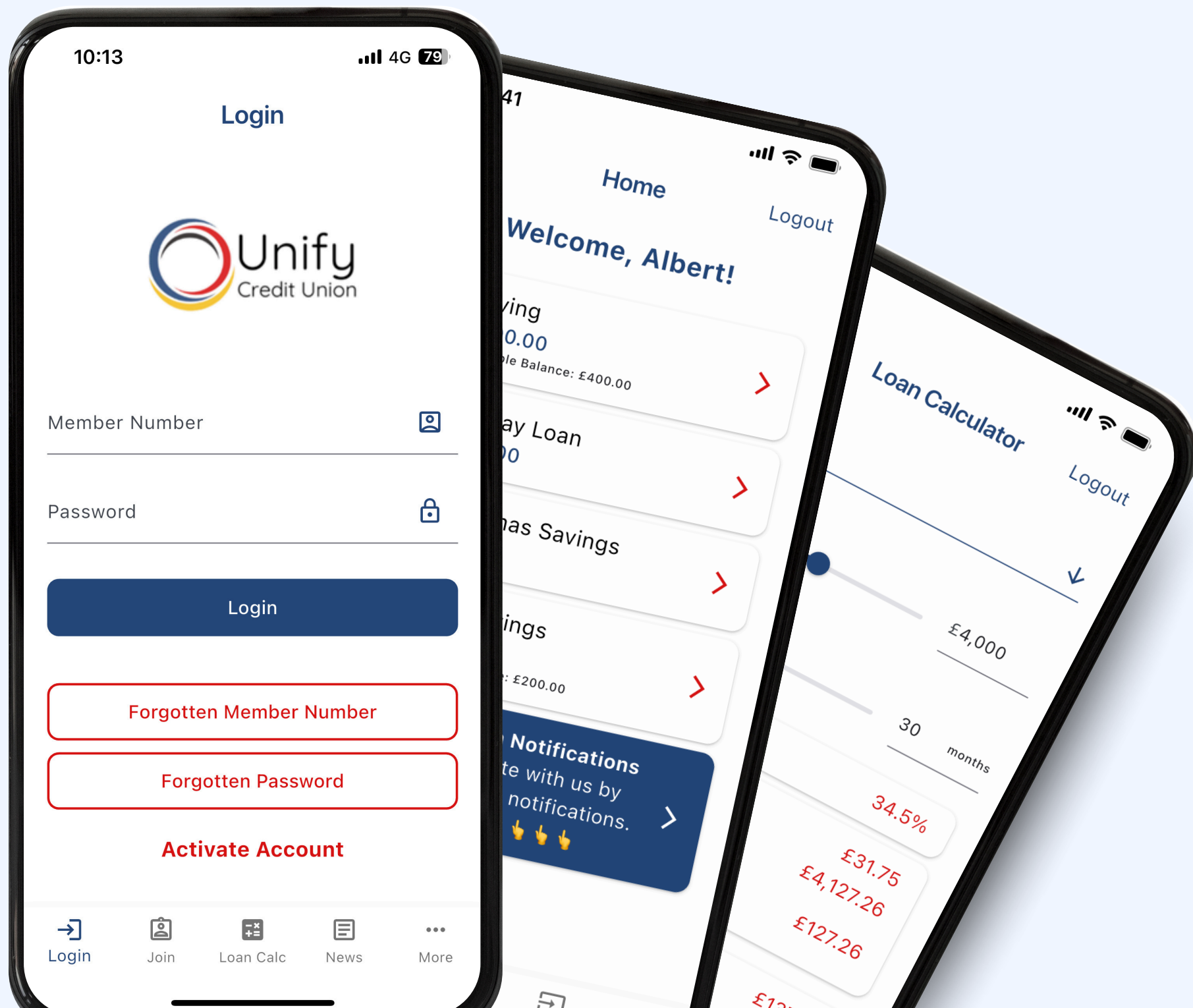
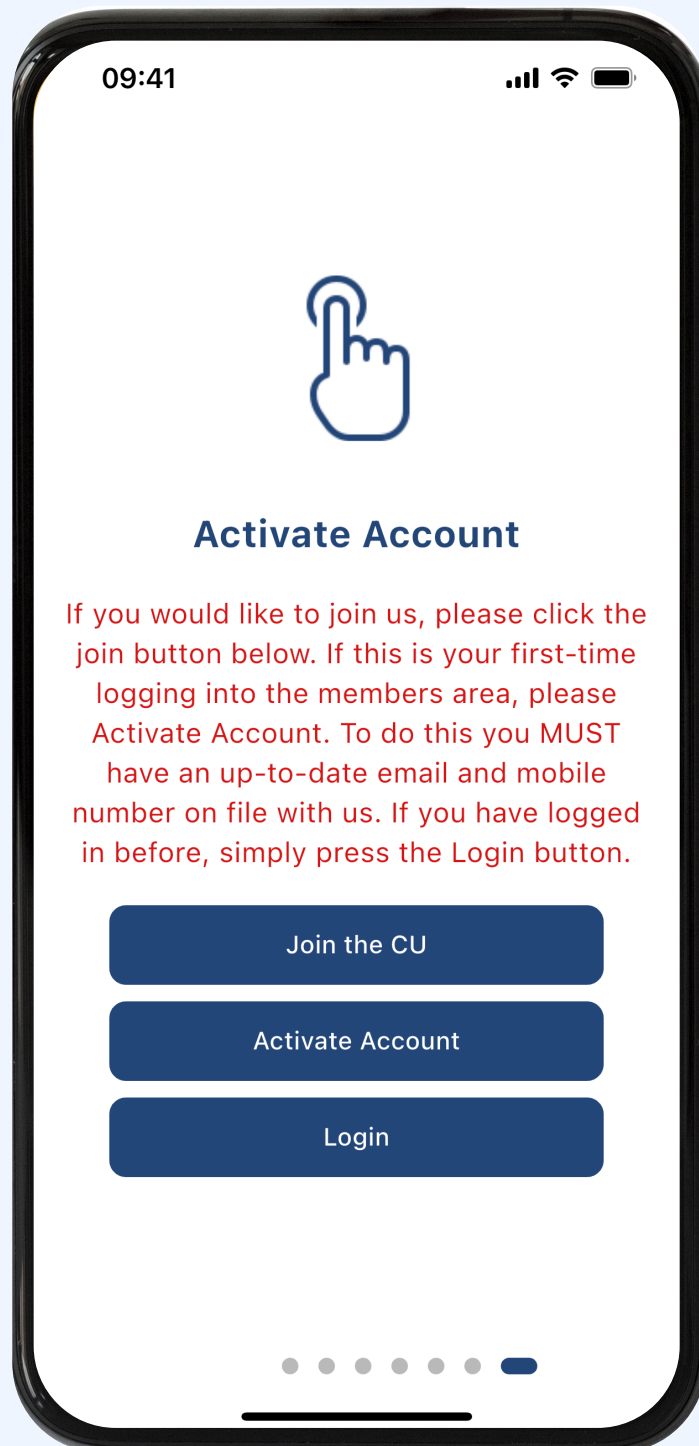


Step by step guide - Unify App



Registration

Pause to read



On launching of the app, this page will appear.

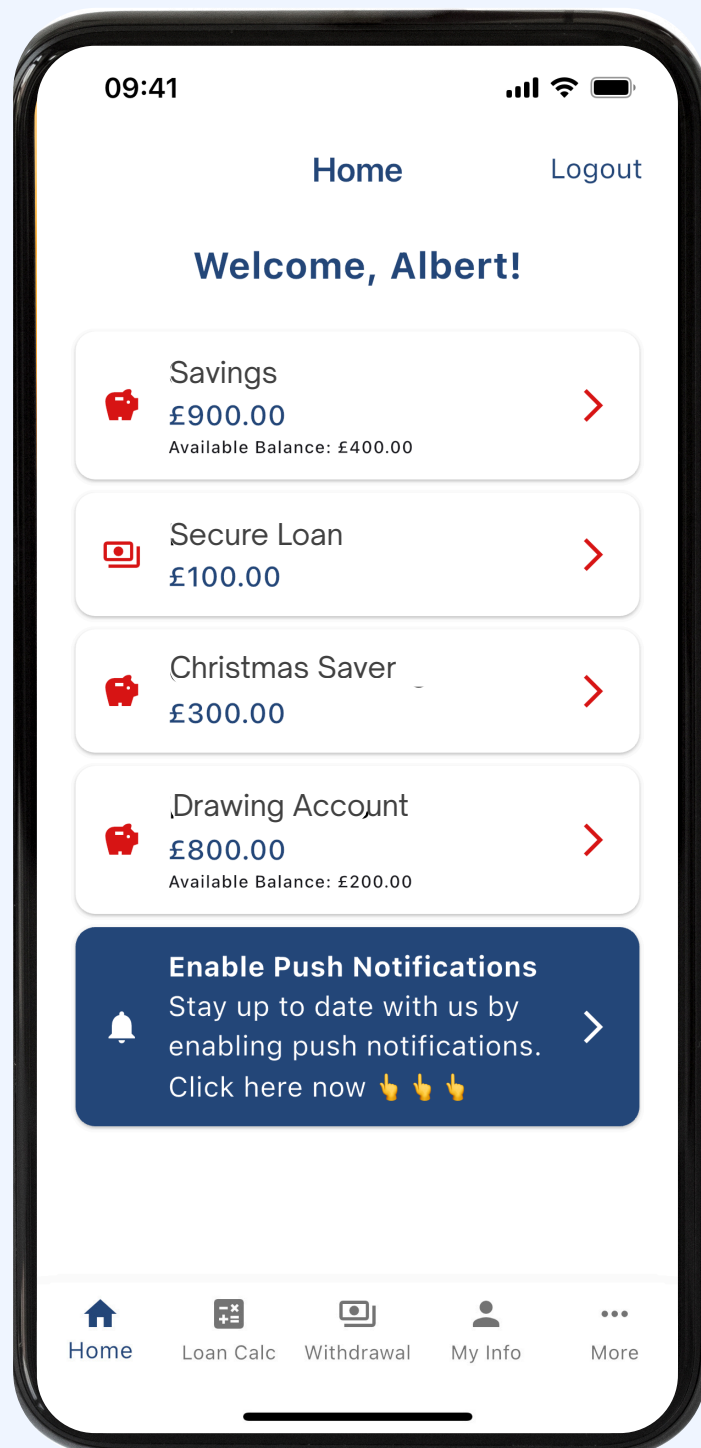
New Members: Click on '**Join the CU**' to register - you will then complete an online application for membership.

First time app users:

- Click on '**Activate Account**' - input your first name and membership number
- Receive a verification code via text or email, input the code and click 'next'
- Create a password
- Log in to your account

Home page

Pause to read



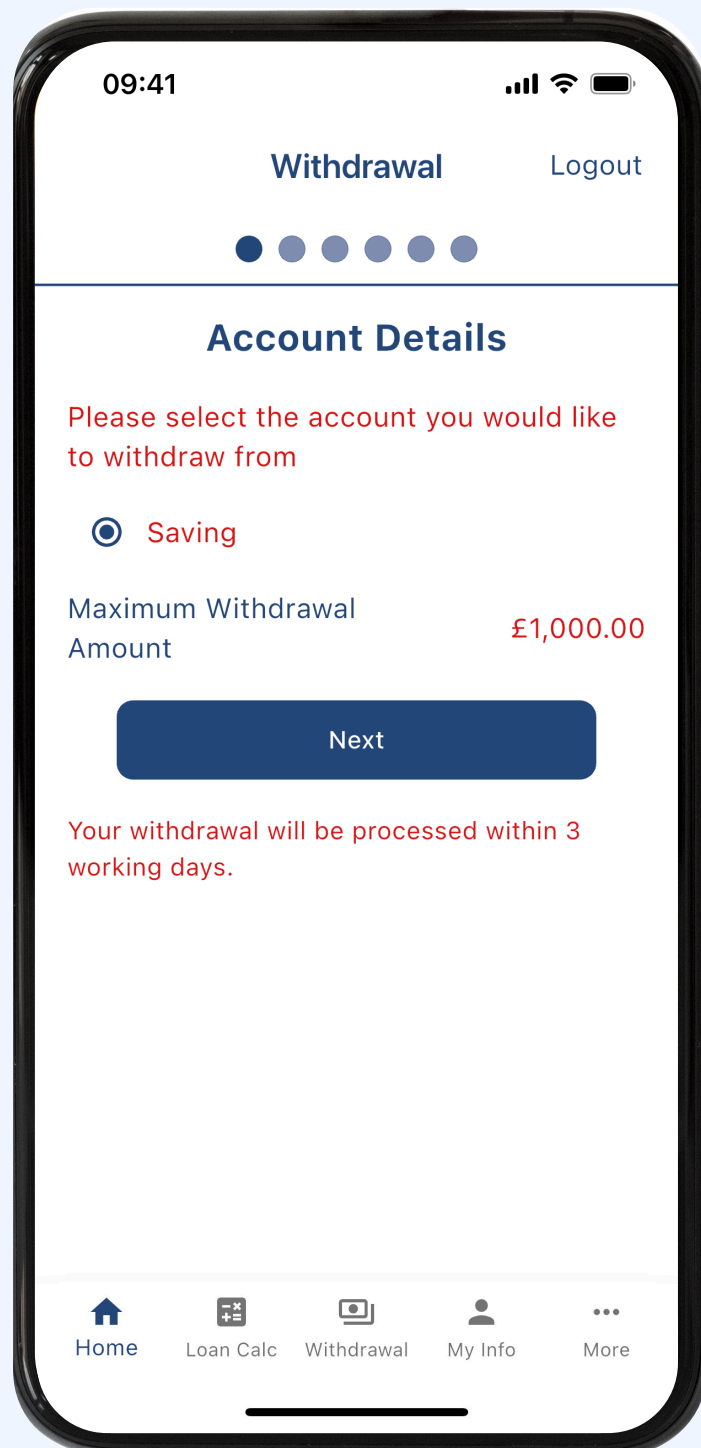
Once you are logged in, this will be your **Home page**. You can view the balance of all accounts and any outstanding loans.

To view activity on the accounts, you can click on the the red arrow > and there will be a list of your recent transactions/payments.

On the bar at the bottom, you will see Loan Calc, Withdrawal, My Info and More. The following slides will explain in detail how to navigate each page.

Withdrawal to a saved bank account

Pause to read

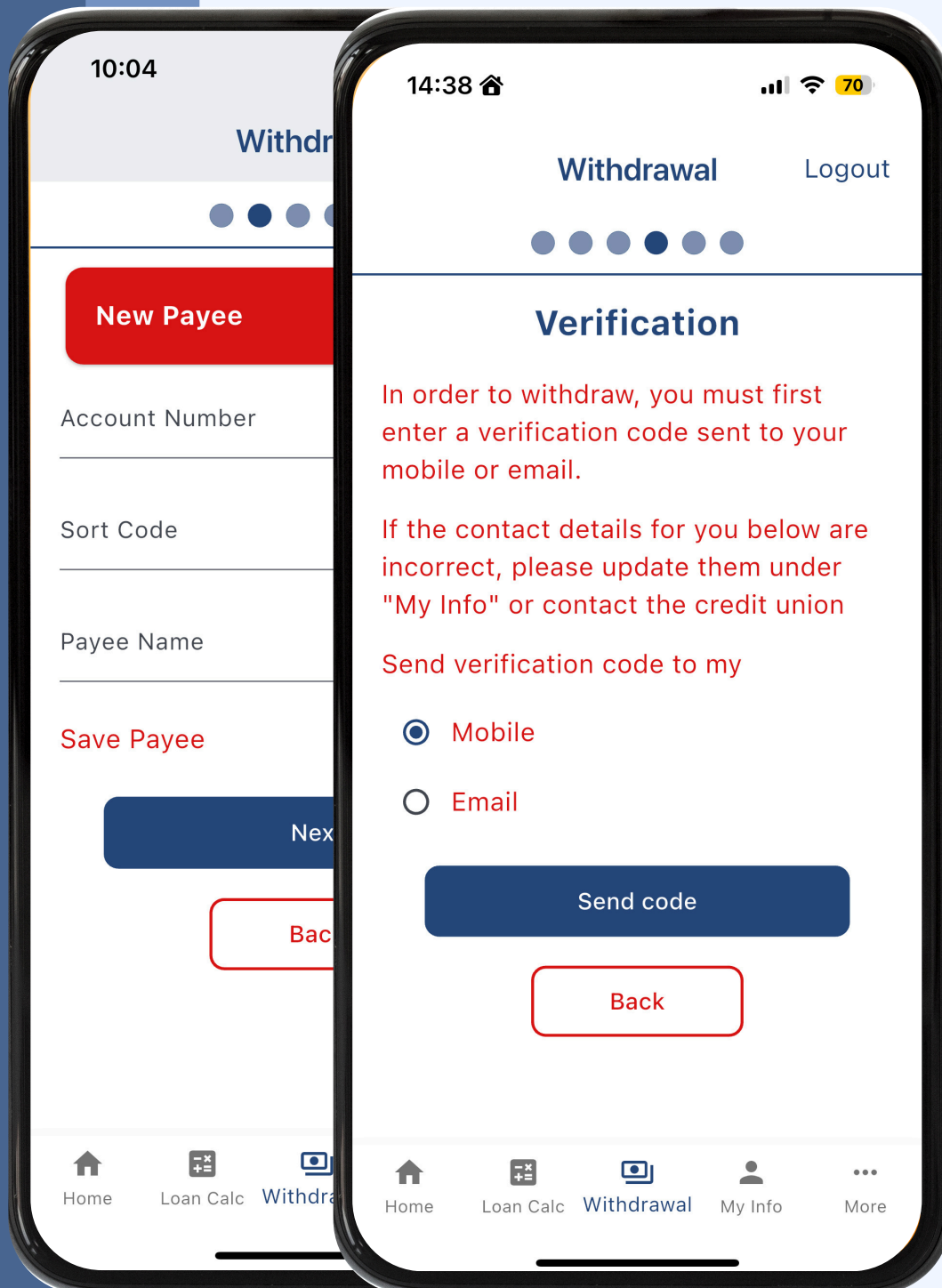


Unlike our old Members Area - online withdrawals are now **instant**. You can request a withdrawal by clicking on the 'Withdrawal' tab at the bottom of the screen.

- Select which account you wish you withdraw from, type in the amount you want to withdraw then click 'Next'.
- Select which saved bank account you would like the funds to be sent to.
- Click confirm and the withdrawal will be sent directly to the nominated bank account.

Withdrawal to a new bank account

Pause to read



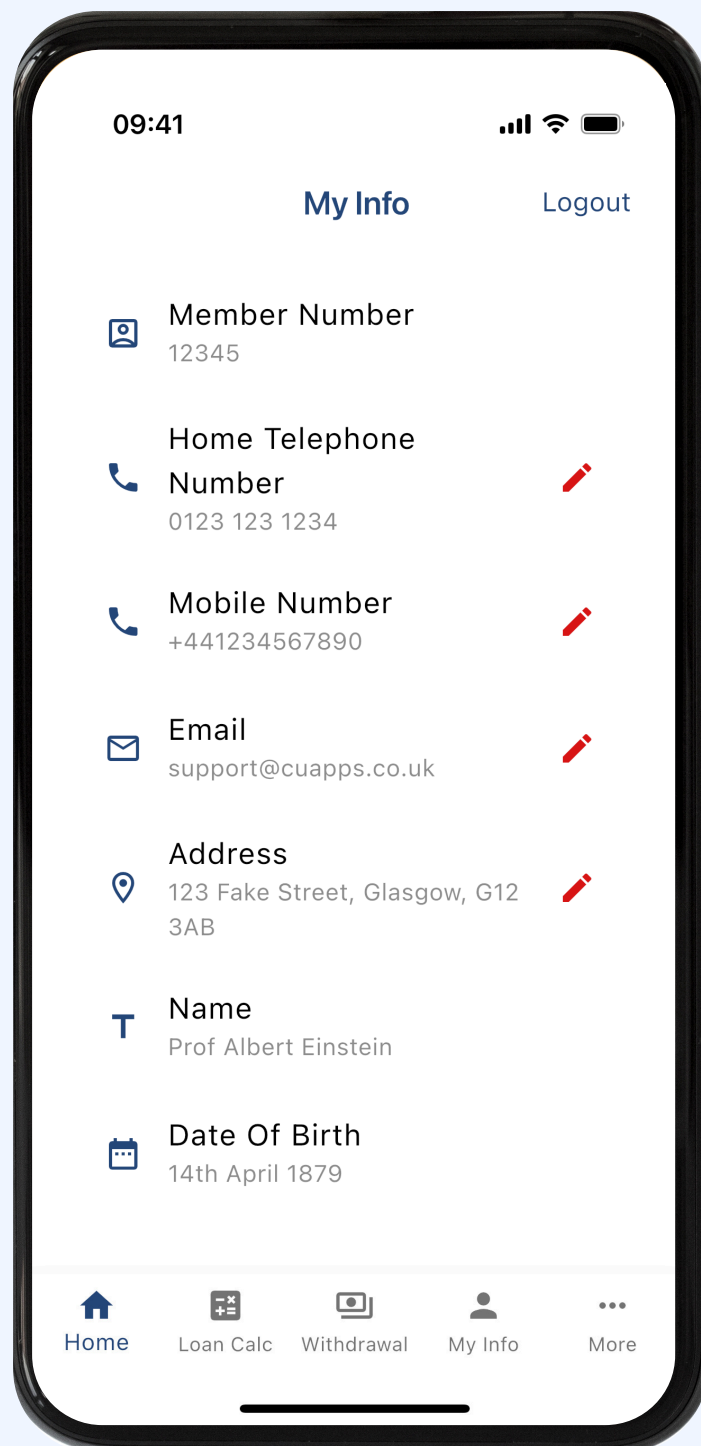
You can request a withdrawal to a new bank account by clicking on the 'Withdrawal' tab at the bottom of the screen.

- Click on 'New Payee' then input the Account Number, Sort Code and Payee Name and click 'Next'
- You will then receive a verification code via Mobile or Email
- Input the verification code, confirm the withdrawal details are correct and submit the request.

The funds will then be sent directly to the nominated bank account.

Updating Personal Information

Pause to read



You can update personal information quickly & easily via the app via **My Info**.

- Click the  icon next to the details you wish to update
- A verification code will be sent to you via mobile/email
- Enter the code
- Update details accordingly

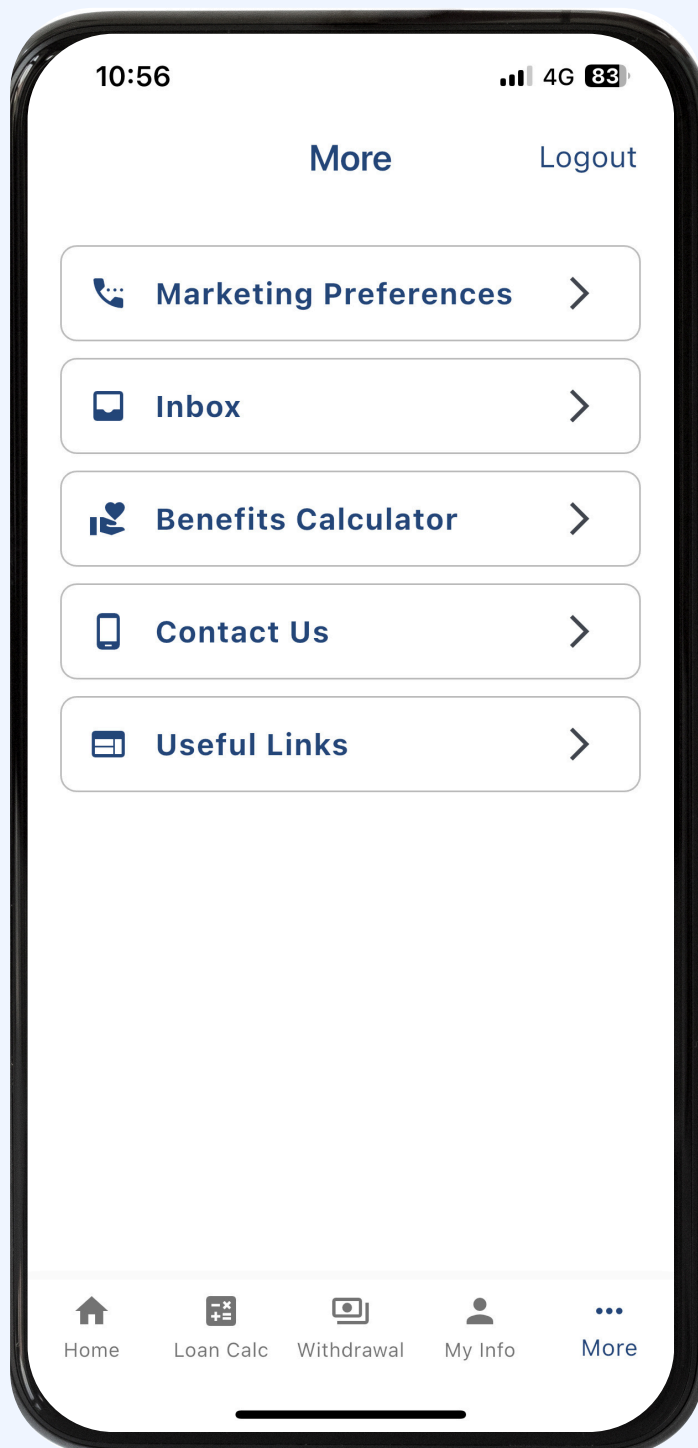
If you choose to **update your address** via the app, you will be required to provide proof of your new address.

We will send you an email with information on how to provide this and which documents we can accept.

Please note that requests will only be approved during our working hours.

More

Pause to read



Tap on **Marketing Preferences** and you will have the option to opt in or out of receiving communication and choose which way we can contact you.

If you want to talk to us directly, you can do this via the app. Go to **Inbox** and you can create a 'New Message'. Type in your query or request and a member of the team will get back to you within our working hours.

To check if you're receiving the benefits you're entitled to, click on **Benefits Calculator** and you can complete a simple questionnaire to find out if you are eligible for any benefits.

You can find our contact information on the **Contact Us** tab.

You can find information for financial support on the **Useful Links** tab.

Loan Applications

Pause to read

The screenshot shows a mobile app interface for a 'Loan Calculator'. At the top, the status bar displays '09:41', signal strength, Wi-Fi, and battery. The app header includes 'Loan Calculator' and a 'Logout' link. Below the header, there is a 'Loan Type' dropdown menu currently set to 'Saver Loan'. Two sliders are present: 'Loan Amount' set to £4,000 and 'Term in months' set to 30. The results are displayed in two sections. The first section shows 'APR: 34.5%', 'Every Week: £31.75', 'Total: £4,127.26', and 'Total Interest Payable: £127.26'. The second section shows 'Every Month: £137.68', 'Total: £4,130.47', and 'Total Interest Payable: £130.47'. At the bottom, a navigation bar contains icons for 'Home', 'Loan Calc', 'Withdrawal', 'My Info', and 'More'.

Frequency	Amount	Total	Total Interest Payable
Every Week	£31.75	£4,127.26	£127.26
Every Month	£137.68	£4,130.47	£130.47

Loan applications can be completed via your online account. If you select the '**Loan Calc**' tab at the bottom, you can view the Loan Calculator.

To make a loan application:

- Select the loan product* from the drop down menu
- Either slide across or type in the amount you wish to apply for and the term of the loan
- At the bottom of the page click **Apply for loan** & this will redirect you to complete the application

*Members with an existing loan can view the loan product they are currently on via the Home page. New loan applicants can view eligibility criteria for each product via the drop down Loan Type menu at the top.

Further Assistance

If you have any questions regarding the app or need any assistance, please don't hesitate to get in touch.

You can call us on 01942 245656 during our working hours or send an email to info@unifycu.org

Thank you,
From all of us at Unify Credit Union