

Easy Access ISA (12)

At a glance

COVENTRY Building Society

The Financial Conduct Authority is a financial services regulator. It requires us, Coventry Building Society, to give you this important information to help you decide whether our Easy Access ISA (12) is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Easy Access ISA (12)

Do you want a tax-free rate of interest and easy access to your money? We've designed this flexible cash ISA for your tax-free savings allowance for this tax year and future tax years and, if you wish, you can transfer in any previous years' ISA savings. You can choose to have a statement or a passbook to record transactions.

Summary box

Account name

Easy Access ISA (12)

What is the interest rate?

	Annual interest (variable)	Monthly interest (variable)	
Balance	Tax-free p.a./AER*	AER	Tax-free p.a.
£0.01 plus	**2.00%**	**2.00%**	**1.98%**

We calculate the interest daily and pay it annually, on the anniversary of the date you opened the account, or monthly, at the end of the last day of each month.

Interest can be added to the account or paid into another suitable account.

Can Coventry Building Society change the interest rate?	The interest rate is **variable,** so it can go up or down at any time. For more details about why we may change the rate, as well as how and when we'll let you know, see our Saving Accounts Terms and Conditions booklet (section 4).
What would the estimated balance be after 12 months based on a £1,000 deposit?	**£1,020.00** This would be the balance after 12 months if £1,000 was paid in, all interest was paid back into the account annually, there was no change to the interest rate and no money was taken out or paid in. This illustration is just an example to help you compare accounts. It does not take into account any individual circumstances.
How do I open and manage my account?	**Eligibility** • You must be at least 18 years old and a UK resident • You must provide us with your National Insurance number. **How to apply for this account** • Visit our website **thecoventry.co.uk** Register and use our Online Services • Download our app • Call us on **0800 121 8899** • Visit one of our branches • Write to us at Oakfield House, PO Box 600, Binley CV3 9YR. You can open a passbook-based version of this account by popping into a branch or giving us a call. **How to manage and keep track of your account**

	• Register and use Online Services • Register and use our app • Call us on **0800 121 8899** • If you have a passbook, pop into a branch. **How to put money into your account** • Pay in cash or cheques in a branch. • Post us a cheque. • Set up transfers from an account with another bank or building society or another account with us. • You can transfer in current and/or previous years' ISA savings using an ISA transfer. If you're transferring in your current years' savings then you must transfer all of it. • You may pay in up to your annual ISA allowance each tax year depending on any money you may have already paid into other types of ISA (e.g. stocks and shares). For the current tax year the ISA allowance is £20,000. The minimum balance is £1.
Can I withdraw money?	This is an **easy access** flexible ISA, so you can take money out at any time. **How to take money out of your account** • Arrange an ISA Transfer to another provider, without losing the tax-free status of your savings; contact them to arrange this. • To transfer ISA funds to another Coventry Building Society ISA, without losing the tax-free status of your savings, go online, call us or pop into a branch. Pay money to another Coventry Building Society account or your Named Bank Account online, in a branch or call us on **0800 121 8899**.

	• Use our app to pay money to another Coventry Building Society account in your name or to your Named Bank Account. • Request cheques by post. • If you have a passbook, you can request a transfer to another account with us or any UK-based account in branch, online by phone or by post. You can also ask for cash or cheques at any branch.
Additional information	**This is a limited issue account, so we may stop accepting applications at any time.** Interest on ISAs is paid tax-free, that is without tax deducted. ISAs are a savings scheme initiated by the government and are subject to change by them. For example the favourable tax treatment may not be maintained. *AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

For full details, please see the Specific Terms for Easy Access ISA (12) and our Saving Accounts Terms and Conditions.

A flexible ISA

This ISA is flexible so you can take money out and put it back in later, without it counting any further towards your annual ISA allowance, as long as you pay the money back in before the end of the same tax year. If you've created a flexible ISA allowance on another ISA, you can't transfer this allowance to Easy Access ISA (12). For more details about how flexible ISAs work, ask us or visit **www.coventrybuildingsociety.co.uk/isa-guide**

How to keep track of your account

If you choose not to have a passbook, we'll issue you with a statement within a month of any money leaving your account. But don't worry, we'll never send you more than one statement a month.

If you choose to have a passbook and keep it updated, this will be your record of all transactions instead of a statement. If your passbook isn't updated, we'll issue you with a statement within a month of any money leaving your account.

You can receive your statements by post. Or, if you use Online Services, you can go paperless and we'll send you reminders to view your statements.

If you change your mind

You have a 14-day cancellation period after you make your first payment into an Easy Access ISA (12). Day 1 starts on the day after you pay into your ISA. For example, if you pay into your ISA on the 1st of the month, your cancellation period will finish at the end of the 15th day of that month. If you wish, you may change your mind and close the ISA within 14 days and it will be treated as if you never had the ISA so you'd still be able to pay some/all of your annual ISA allowance into another cash ISA in this tax year.

To do this, log into Online Services, ask us at any branch, call us on **0800 121 8899** or write to us at: Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

Not sure what to do?

We're keen to help you make the right choice – have a chat with our specialists at any branch or by calling **0800 121 8899**. You can also find more information on our website: **thecoventry.co.uk**

Making our services accessible

If you feel like you might need extra support, on a short or long term basis - for any reason - there are lots of ways we can help.

Scan the QR code or go to **www.coventrybuildingsociety.co.uk/member/supportingmembers** for more information on how we can help or to download the Making our Services Accessible leaflet.

We can also send you a copy of the Making our Services Accessible leaflet, or this leaflet, in large print, Braille or on audio CD. Call us on **0800 121 8899** and we'll be happy to help.

If you're not happy with our service

Please let us know. We take care to deal with problems quickly, thoroughly and fairly. You can ask us for a copy of our leaflet 'What to do if you have a complaint' which explains the steps we follow when someone reports a problem.

If you're still not satisfied when we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service. For more information about the Ombudsman Service, visit their website: **financial-ombudsman.org.uk**

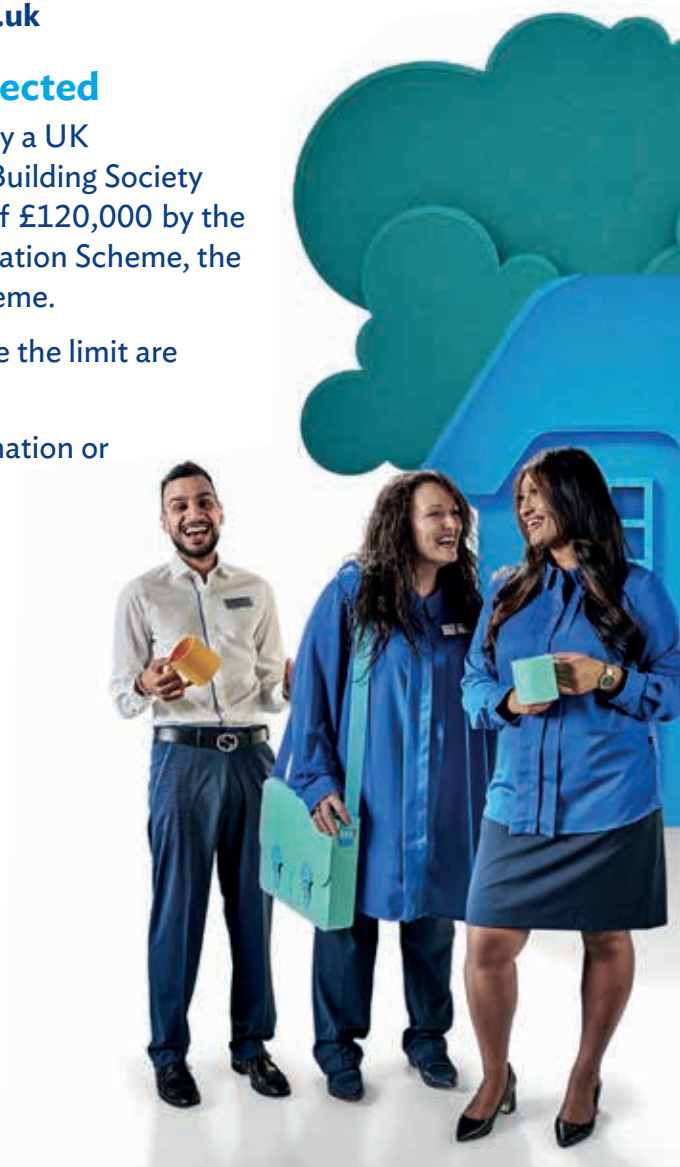
Your savings are protected

Your eligible deposits held by a UK establishment of Coventry Building Society are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

Any deposits you hold above the limit are unlikely to be covered.

Please ask for further information or visit **www.fscs.org.uk**

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Contact us

At a branch
For details of our opening hours visit **thecoventry.co.uk**

Online
thecoventry.co.uk

By phone
0800 121 8899

By post
Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (www.fca.org.uk) and the Prudential Regulation Authority (firm reference number 150892).

The information in this leaflet is provided for your information only and should not be taken as advice. Legally binding terms and conditions can be found in the Specific Terms for Easy Access ISA (12) and our Saving Accounts Terms and Conditions.

For more information, visit our website **thecoventry.co.uk**, call us on **0800 121 8899** Monday to Friday 8am-7pm or Saturday 9am-2pm, or pop into a branch. Calls to 0800 numbers are free from the UK. Calls may be monitored or recorded to help improve our service and as a record of our conversation.

Information correct at time of going to print (July 2026).

09550 07/26

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