COVENTRY Building Society

Rate change notice

Variable ISAs								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	**Decrease (Tax-free p.a.)**	**Effective date**	**Tax-free p.a.^/AER**	**AER***	**Tax-free p.a.**	**Tax-free p.a.^/AER**	**AER***	**Tax-free p.a.**
5 Access ISA - 1 year	Up to 0.15%	20 January 2026	4.15%	4.15%	4.07%	4.00%	4.00%	3.93%
6 Access ISA - 1 year	0.20%	20 January 2026	3.80%	3.80%	3.74%	3.60%	3.60%	3.54%
6 Access ISA - 1 year (2)	0.10%	19 January 2026	3.70%	3.70%	3.64%	3.60%	3.60%	3.54%
6 Access ISA 6 Access ISA (2)	0.10%	20 January 2026	3.35%	3.35%	3.30%	3.25%	3.25%	3.20%
6 Access ISA (Online) 6 Access ISA (Online) (2)	Up to 0.40%	19 January 2026	3.65%	3.65%	3.59%	3.25%	3.25%	3.20%
8 Access ISA	Up to 0.05%	20 January 2026	2.80%	2.80%	2.76%	2.75%	2.75%	2.72%
8 Access ISA (Online)	Up to 0.30%	19 January 2026	3.05%	3.05%	3.01%	2.75%	2.75%	2.72%
Additional Allowance ISA	0.20%	19 January 2026	2.25%	N/A	N/A	2.05%	N/A	N/A
Junior ISA Junior ISA (2)	0.25%	19 January 2026	4.00%	N/A	N/A	3.75%	N/A	N/A

Variable ISAs

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	**Decrease (Tax-free p.a.)**	**Effective date**	**Tax-free p.a.^/AER**	**AER***	**Tax-free p.a.**	**Tax-free p.a.^/AER**	**AER***	**Tax-free p.a.**
Regular Saver ISA	0.25%	19 January 2026	3.95%	N/A	N/A	3.70%	N/A	N/A
Easy Access ISA Easy Access ISA (11)	0.20%	20 January 2026	2.20%	2.20%	2.18%	2.00%	2.00%	1.98%
Easy Access ISA (12)	0.20%	19 January 2026	2.20%	2.20%	2.18%	2.00%	2.00%	1.98%
Easy Access ISA (Online) Easy Access ISA (Online) (5) Easy Access ISA (Online) (6)	0.25%	19 January 2026	2.25%	2.25%	2.23%	2.00%	2.00%	1.98%
Matured Junior ISA (1) ISA Reward	0.20%	19 January 2026	2.25%	N/A	N/A	2.05%	N/A	N/A
Privilege ISA Privilege Reward ISA	0.20%	19 January 2026	2.25%	2.25%	2.23%	2.05%	2.05%	2.03%

Note: for the above ISAs, the associated holding accounts will receive the same rate increase.

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

^ Cash ISAs allow you to save tax-free, so your interest is paid with no 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.

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Rate change notice

Variable savings accounts								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
4 Access Saver - 1 year	0.15%	20 January 2026	4.30%	4.30%	4.22%	4.15%	4.15%	4.07%
4 Access Saver 4 Access Saver (2)	Up to 0.45%	20 January 2026	4.20%	4.20%	4.12%	3.75%	3.75%	3.69%
5 Access Saver - 1 year	Up to 0.15%	20 January 2026	4.15%	4.15%	4.07%	4.00%	4.00%	3.93%
5 Access Saver 5 Access Saver (2)	0.20%	20 January 2026	3.70%	3.70%	3.64%	3.50%	3.49%	3.44%
5 Access Saver (Online) 5 Access Saver (Online) (2)	Up to 0.45%	19 January 2026	3.95%	3.95%	3.88%	3.50%	3.49%	3.44%
6 Access Saver	0.10%	20 January 2026	3.35%	3.35%	3.30%	3.25%	3.25%	3.20%
6 Access Saver (Online)	Up to 0.40%	19 January 2026	3.65%	3.65%	3.59%	3.25%	3.25%	3.20%
8 Access Saver	Up to 0.05%	20 January 2026	2.80%	2.80%	2.76%	2.75%	2.75%	2.72%
8 Access Saver (Online)	Up to 0.30%	19 January 2026	3.05%	3.05%	3.01%	2.75%	2.75%	2.72%

Variable savings accounts								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	**Decrease (Gross p.a.)**	**Effective date**	**AER*/Gross p.a.**	**AER***	**Gross p.a.****	**AER*/Gross p.a.**	**AER***	**Gross p.a.****
Better Together Saver (2)	0.20%	20 January 2026	2.20%	N/A	N/A	2.00%	N/A	N/A
Better Together Saver BranchSave Access Easy Access (Post) Easy Access Account Easy Access Saver Easy Access Saver (4) Easy Access Saver (5) Easy Access Saver (6) Family 1st - Benefit & Saver Limited Access Saver Limited Access Saver (2) Telephone Saver	0.20%	20 January 2026	2.20%	2.20%	2.18%	2.00%	2.00%	1.98%
Childrens Regular Saver	0.25%	20 January 2026	3.65%	N/A	N/A	3.40%	N/A	N/A
Easy Access Saver (7) Easy Access Saver (8) Easy Access Saver (Maturity) First Home Access	0.20%	19 January 2026	2.20%	2.20%	2.18%	2.00%	2.00%	1.98%
Easy Access (Online) Easy Access (Online) (4) Easy Access (Online) (5) Easy Access (Online) (6)	0.25%	19 January 2026	2.25%	2.25%	2.23%	2.00%	2.00%	1.98%
First Home Saver First Home Saver (2)	0.25%	19 January 2026	4.50%	N/A	N/A	4.25%	N/A	N/A

Variable savings accounts								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	**Decrease (Gross p.a.)**	**Effective date**	**AER*/Gross p.a.**	**AER***	**Gross p.a.****	**AER*/Gross p.a.**	**AER***	**Gross p.a.****
Interest Zone Moneybox Account Branch Moneybox Account Direct	0.25%	20 January 2026	3.15%	N/A	N/A	2.90%	N/A	N/A
Intro	0.25%	20 January 2026	N/A	3.15%	3.11%	N/A	2.90%	2.86%
Loyalty Mortgage Saver	0.25%	20 January 2026	5.25%	N/A	N/A	5.00%	N/A	N/A
Loyalty Mortgage Saver (2)	0.25%	20 January 2026	4.80%	N/A	N/A	4.55%	N/A	N/A
Loyalty Regular Saver (3)	0.25%	19 January 2026	4.90%	N/A	N/A	4.65%	N/A	N/A
Loyalty Seasonal Saver	Up to 0.25%	19 January 2026	5.25%	5.25%	5.13%	5.00%	5.00%	4.89%
One Year Variable Bond	0.20%	19 January 2026	2.20%	2.20%	2.18%	2.00%	2.00%	1.98%
Regular Savings Account	0.25%	19 January 2026	3.95%	N/A	N/A	3.70%	N/A	N/A
Regular Saver (6)	0.15%	19 January 2026	4.15%	N/A	N/A	4.00%	N/A	N/A
Sunny Day Saver (2)	0.15%	19 January 2026	4.30%	N/A	N/A	4.15%	N/A	N/A
Privilege Saver	0.20%	19 January 2026	2.25%	2.25%	2.23%	2.05%	2.05%	2.03%
Salary Saver	0.25%	19 January 2026	N/A	2.25%	2.23%	N/A	2.00%	1.98%
Young Saver	0.25%	19 January 2026	N/A	4.25%	4.17%	N/A	4.00%	3.93%

Variable savings accounts

			Current rate		New rate	
			Half-yearly		Half-yearly	
Account	**Decrease (Gross p.a.)**	**Effective date**	**AER***	**Gross p.a.****	**AER***	**Gross p.a.****
Monthly Savings Account	0.15%	09 March 2026	3.15%	3.13%	3.00%	2.98%

			Current rate					New rate				
			Annual	Monthly		Half-yearly		Annual	Monthly		Half-yearly	
Account	**Decrease (Gross p.a.)**	**Effective date**	**AER*/ Gross p.a.**	**AER***	**Gross p.a.****	**AER***	**Gross p.a.****	**AER*/ Gross p.a.**	**AER***	**Gross p.a.****	**AER***	**Gross p.a.****
Easy Access (Cash Card)	0.20%	20 January 2026	2.20%	2.20%	2.18%	2.20%	2.19%	2.00%	2.00%	1.98%	2.00%	1.99%
Moneymanager Telephone Moneymanager	Up to 0.25%	09 March 2026	1.50%	1.50%	1.49%	1.50%	1.49%	1.25%	1.25%	1.24%	1.25%	1.25%

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

** The gross rate is the interest rate payable before the deduction of tax. We pay your interest gross. To find out if you need to pay tax on the interest you earn, visit: www.gov.uk/income-tax