COVENTRY Building Society

Specific Terms for Sunny Day Saver

The Saving Accounts Terms and Conditions in force and as updated from time to time and these Specific Terms both apply to this Sunny Day Saver. If there is any inconsistency between the Saving Accounts Terms and Conditions and these Specific Terms, the Specific Terms will apply.

In these Specific Terms:

'Anniversary Date' means the 12 month anniversary of the date that you opened your account; and

'Named Bank Account' is an account you choose to send money to and/or interest payments. It must be in your name and with us or another UK bank or building society. If you have a joint account, your Named Bank Account can be in either one or both of your names.

1. The account

1.1 This account is a Savings Account.

1.2 This is a statement-based account. We describe accounts that do not have passbooks as 'statement-based'. This statement-based account may be operated by post, by telephone or online. In addition, you may make deposits of cash or cheque into this statement-based account in branch.

1.3 This account will only exist for 12 months. Your money will be transferred to an Easy Access Saver (7) account after this period, as outlined in Condition 8 below. Details of this will be sent before the 12 months are up.

1.4 You must give us the details of your Named Bank Account. If, at any time, there is a change to your Named Bank Account details, you must contact us to let us know.

2. Account opening

2.1 To apply to open this account:

(a) you must be at least 18 years old; and

(b) there may be no more than two joint account holders.

2.2 If this account is held in joint names, we are unable to accept arrangements where both account holders are required to authorise transactions on the account. This means that either account holder can instruct us to make changes on the account and complete transactions.

2.3 You can only be named as an account holder on one Sunny Day Saver account (including any previous or other versions of the product) at any one time. If you are named on more than one Sunny Day Saver account, we reserve the right to close any additional account(s) and return the funds to you.

3. Minimum & maximum balance

3.1 The minimum balance is £1. You can make multiple deposits into this account as long as you don't exceed the monthly limit as described in Condition 5 below.

4. Interest

4.1 The interest rate for this account can change. You can find out the current interest rate from our website **thecoventry.co.uk**, by calling our Customer Service Centre or asking in one of our branches.

4.2 Interest is paid annually on the Anniversary Date of your account.

4.3 Interest will be added to this Sunny Day Saver account on the Anniversary Date.

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5. Deposits

5.1 Deposits of up to £150 can be paid into this account each calendar month. If you take money out of this account during the calendar month, your allowance for the calendar month won't increase (i.e. the maximum that can be paid in for the calendar month will still be £150).

5.2 You can pay in as many times as you like during each calendar month, as long as the total amount you pay in doesn't exceed £150 per calendar month.

5.3 If you open your account part-way through a month, you may still deposit up to £150 until the end of that calendar month. Likewise, if your Anniversary Date is part-way through a month, you may still deposit up to £150 in the final calendar month up until your Anniversary Date. This means that if you open your account on the 1st of a month, your maximum balance is £1800 (excluding interest). If you open your account on any other day of the month, your maximum balance is £1950 (excluding interest).

5.4 If you make a payment into this account which would result in you exceeding your £150 limit for a calendar month, the entire payment will be rejected and will not be credited to this account.

5.5 Deposits can be made by:

(a) cash at a branch;

(b) cheque paid in at a branch or posted to our central processing centre;

(c) transferring money from another account with us; or

(d) regular standing order or making a one-off electronic payment from an account with another bank or building society.

6. Changing your mind

6.1 You have a period of 14 calendar days to change your mind about opening this account ('cooling-off period'). This means that you can withdraw your funds and/or close this account without incurring a charge at any time within 14 calendar days of opening this account. You can do this by calling the Customer Service Centre, visiting a branch or by writing to us at Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

6.2 If you do not close this account during the cooling-off period, it will continue in accordance with the Saving Accounts Terms and Conditions, in force and as updated from time to time, and these Specific Terms.

7. Withdrawals and closing your account

7.1 You can make withdrawals or close this account without giving us notice. You will not incur any charge or loss of interest on the money remaining in your account.

7.2 You can withdraw your money or close your account by:

(a) requesting a cheque by post from our central processing centre;

(b) transferring your money to another account with us; or

(c) making a one-off electronic payment to your Named Bank Account.

8. Upon Anniversary Date

8.1 Unless you tell us otherwise, at midnight the day before the Anniversary Date, this account will automatically become an Easy Access Saver (7) and all your money will be transferred into this account. We will contact you in writing at least 14 calendar days before the Anniversary Date with full details on how Easy Access Saver (7) is operated.

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8.2 Unless you instruct us otherwise, the frequency of interest payments for the Easy Access Saver (7) and the Named Bank Account that is registered on the Easy Access Saver (7), will be the same as for this account.

8.3 If your money is transferred into an Easy Access Saver (7), then we will contact you within 7 business days following the Anniversary Date to confirm this. You will be able to withdraw from or close your Easy Access Saver (7) whenever you like without notice, charge or loss of interest.

9. Prize Draw

By opening this Sunny Day Saver account, your account will automatically be entered into the following prize draw (subject to eligibility criteria in Condition 9.4 below). If you do not wish to be entered into the prize draw, then please contact us.

9.1 **Prize Draws**

A prize draw will take place on 17 October 2024 and then within the second (2nd) week (excluding bank holidays, Saturday and Sunday) of each calendar month thereafter until the month of August 2025. There will be eleven (11) prize draws in total (**Prize Draw**) and twenty (20) accounts will win the Prize in each Prize Draw (the **Winner(s)**).

9.2 **The Prize**

Each Prize Draw will have the following prizes available to win:

(a) 1 prize of £500

(b) 5 prizes of £200

(c) 14 prizes of £50

(each known as the **Prize**).

Any Sunny Day Saver account which is eligible and qualifies for the Prize Draw has an equal chance of winning.

The Prize will be paid into the winning Sunny Day Saver account. The cash sum from the Prize will not impact the monthly amount you can deposit, or the maximum balance of your Sunny Day Saver account set out in Condition 5.1 above. The Prize is non-exchangeable and there is no product or other alternative. The Prize is a cash prize, paid in pounds sterling (£) and is paid tax-free. The Winners will be responsible for any individual tax liabilities.

How to qualify for entry into each Prize Draw

9.3 Only entries made in accordance with these Specific Terms will be eligible for the Prize.

(a) Only one (1) entry per Sunny Day Saver is allowed for the relevant Prize Draw.

(b) To enter the Prize Draw, you need to pay into your Sunny Day Saver account at least £10 within the calendar month preceding the date of the relevant Prize Draw (the **Qualifying Entry** or **Qualified Entries**). For example, to qualify for the Prize Draw on 17 October 2024, you need to pay into at least £10 into your Sunny Day Saver between 1 September and 30 September 2024. Therefore, if you pay in £10 on 1 October 2024, you will not be eligible for the Prize Draw on 17 October 2024 but you may be eligible for the November 2024 Prize Draw.

(c) The cash sum from the Prize we pay into your Sunny Day Saver will not count towards the Qualifying Entry you need to be entered into a relevant Prize Draw.

(d) You can enter each relevant Prize Draw with a Qualifying Entry as long as the eligibility criteria in Condition 9.4 below is met.

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9.4 **Eligibility**

(a) This Prize Draw is open to:

i. United Kingdom residents (i.e. you must a permanent United Kingdom resident on the date of the relevant Prize Draw);

ii. individuals who hold an open Sunny Day Saver account with us;

iii. individuals who are 18 years old or over at the time of entry and at the time of the Prize Draw (you can take part from the month after your 18th birthday); and

iv. a Sunny Day Saver account which has completed a Qualifying Entry as set out in Condition 9.3(b) above.

(b) This Prize Draw is not open to:

i. our employees, contractors;

ii. anyone directly connected with the Prize Draw; or

iii. any individual who is named on more than one Sunny Day Saver (only the first account opened will be eligible and any further accounts will not be eligible).

9.5 **Our rights**

We have the right at any time and for any reason to:

(a) change the Prize or offer an alternative prize of equal or higher value,

(b) refuse or disqualify any entries, and

(c) cancel, suspend or change the Prize Draw.

9.6 **Selecting Winners**

On the date of the relevant Prize Draw, Winners will be randomly selected from all Qualifying Entries within 10 working days (i.e. excluding bank holidays, Saturday and Sunday) of the date of the relevant Prize Draw. If a Winner does not meet the eligibility criteria in Condition 9.4 or has not made a Qualifying Entry then you may be disqualified and a new Winner will be selected. If you are awarded a Prize and found to be disqualified, you will be required to pay such Prize back to us.

9.7 **What happens if you win**

Within 30 working days (i.e. excluding bank holidays, Saturday and Sunday) of the date of the relevant Prize Draw, we will:

(a) privately notify Winners that they are a Winner via the email address or phone number we hold for you; and,

(b) pay in the applicable Prize into your Sunny Day Saver account. If your Sunny Day Saver is held by two joint account holders, any Prize won is for the benefit of both of you.

9.8 **What's excluded from Prizes**

Other expenses you may incur in collecting the Prize are not included as part of the Prize.

9.9 **Announcing Winners**

After the Winners accept the Prize, we will not publicly announce their acceptance of the Prize or details of the Winners, but we may share this information if we are legally obligated to do so or for marketing purposes (subject to Condition 9.11 below). For more information on the Winners, please contact us.

9.10 **Decisions are final**

Our decision on any aspect of the Prize Draw is final and binding.

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9.11 **How we use personal data**

We use personal data of participants and Winners in order to provide this Prize Draw. Additionally, we may use personal data of Winners to feature them as a Winner in our marketing activities. For more information on how we use personal data under this Prize Draw, please see our Privacy Notice.

9.12 **Disclaimer**

We are not responsible for any network, computer or software failures of any kind, or any lost, delayed or misdirected participant entries. You must take your own precautions (such as guarding against software viruses) to protect against loss or damage. We will also not be responsible for any infringement of a third party's intellectual property rights caused by your entry into this Prize Draw. If a Qualifying Entry is entered more than once, we won't be responsible to the other participants in that relevant Prize Draw. However, we'll take reasonable steps to make sure an account cannot win more than one Prize in one relevant Prize Draw. If a Qualifying Entry is left out of a relevant Prize Draw, we won't be responsible to them for any potential win they might have had. We also won't be responsible if we mistakenly pay a Prize to someone who wasn't a Qualifying Entry. However, we'll take reasonable steps to make sure this does not happen. We also will not be responsible to any Qualifying Entry if a relevant Prize Draw cannot go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure of a third party to carry out services or for any other cause beyond our reasonable control.

9.13 **Our liability**

We will not be liable for any losses (including indirect, special or consequential loss or loss of profits), expenses or damage you or a third party suffers that are connected to this Prize Draw or by the acceptance or use of any Prize. This includes losses due to a delay or failure in performing an obligation to the Winner or other participants which is caused by:

(i) technical problems that may limit or prevent a participation in the Prize Draw,

(ii) any act or omission of any third party (such as those involved in providing services that may be relevant to the Prize), or

(iii) any event beyond our control. However, we do not exclude our liability for death, personal injury or any other liability which cannot be excluded by law.

9.14 **Invalidity**

If any part of these Specific Terms are held to be invalid or unenforceable, the rest of the Specific Terms will continue to apply.

9.15 **About us**

We are Coventry Building Society with our principal office at Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, with reference number 150892. We are the promoter of the Prize Draw.

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