

# Welcome to your

# 5 Access Saver

COVENTRY Building Society

# Welcome to your 5 Access Saver

Thanks for choosing to save with us. At Coventry Building Society, we've been helping savers and borrowers since 1884, so you know your money's in good hands.

Your 5 Access Saver is a great place to keep your savings whilst giving you some flexibility should you need access to your money. It's a straightforward account which lets you take out money up to five times a year without having to pay any charges.

You've already told us whether you want us to pay your interest once a month or once a year. The interest rate's variable – so it can go up or down – but you can find the current interest rate for this account by looking at the savings page on our website.

**Remember**

If you haven't already registered for Online Services, go to our website and register now. It's easy to use and a quick way to keep an eye on your account.

Our app is also available to download from the Google Play Store or App Store; just search for 'Coventry Building Society' and follow the steps in the app to register.






# Let's keep in touch

You're always welcome to contact us if you've got any questions about your account. We'd also like to make sure we can touch base with you sometimes – whether it's to do with your 5 Access Saver, or whether we've got news or other interesting things we'd like to share. If you've opted in to being sent marketing information from us, you'll get access to our updates by email.

You'll need to make sure we've got an up-to-date contact number for you too, as you'll sometimes get automated security calls to confirm it's you when you log in to Services or our app.

If your address, phone number or email change, please tell us. The easiest way to update some of your contact details is by logging into Online Services. You can change your email address and phone number there, and download a change of address form or send us a secure message. Visit **www.coventrybuildingsociety.co.uk/useful-forms**

**Ways to contact us**


Online at **thecoventry.co.uk**


Call us on **0800 121 8899**


Write to us at Oakfield House, PO Box 600,
Binley Business Park, Coventry CV3 9YR


Email us at **support@thecoventry.co.uk**

# A quick reminder of how to use your account

- Paying money in
- Taking money out
- Accessing your account – your Security Details
- Checking your account
- What about tax?
- If you change your mind
- If you have a complaint



# 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.

# Paying money in

You can save anything from £1 to £1,000,000 – and there are plenty of ways you can pay it in.

Setting up a bank transfer from another organisation might be the quickest and easiest way to pay money in.

The details you'll need:

**Sort code:** **40-63-01**

**Account number:** **Sometimes you might find we use 9 digits to display your account number. If so, just leave off the first digit.**

When making an online payment you will get a notification confirming that the payment details you have provided match an existing account. Be sure to check the payment details carefully, so that your money goes to the right place.

If you want to set up a transfer from another Coventry account, using Online Services or our app is the fastest way to go. But if you'd rather arrange it over the phone, just call us. Otherwise, come into a branch and we can do it there.

You can also pay in cash or cheques at a branch. Otherwise, post cheques to us at: **FREEPOST CBS CUSTOMER SERVICES.**
You don't need a stamp.

Cheques should be payable to you. You'll need to write the account number of your 5 Access Saver on the back of the cheque.

# Taking money out

Your 5 Access Saver is designed to hold your savings which you can add to at any time. But if you do need to take money out of your account, you can do it up to five times a year without charge. From the sixth withdrawal onwards (which can include closure), you'll be charged the equivalent of 50 days' interest on the amount you withdraw. If you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s).

The quickest and easiest way to take money out of your account is by logging in to Online Services or our app.

Otherwise, you're welcome to give us a call on **0800 121 8899**. You can also ask at a branch or send us a signed letter.

Whichever way you do it, be careful to double-check all the account details you give us. If any of them are wrong, the money might not reach the right place, and we might not be able to get it back.

# Accessing your account – your Security Details

You'll need Online Security Details to operate your account online or in our app online and we'll ask you for some account details to operate your account over the phone.

You can check any other accounts you hold with us online or in our app if you have up-to-date Online Security Details. If you don't, have a look on our website. You'll find all the information you need to set up new Security Details in the Online Services help section. If you aren't able to access our website, just give us a call.



# Checking your account

We'll send you a statement within a month of any money leaving your account. But we won't send you more than one a month, so rest assured that you won't end up with unnecessary piles of paperwork.

At Coventry Building Society, we aim to do the best for our people and our environment. If you use Online Services, you'll receive paperless statements automatically. If you'd rather receive paper statements, you can update your preferences next time you log in.

To check your balance log into Online Services or our app. You can also call us or visit a branch.



# What about tax?

We pay your interest gross (i.e. before tax). It's down to you to pay any tax you owe on your savings interest.

If you're a basic rate taxpayer, you can earn up to £1,000 interest in total on your non-ISA accounts before you have to pay tax on it. For higher rate taxpayers, the limit is £500. Once you go over your limit, you'll need to tell HMRC.

For more information, go to **www.gov.uk** and search for 'personal savings allowance'.

# If you change your mind

We hope you're happy with your 5 Access Saver. But if for some reason you change your mind, you have a 14-day cooling-off period after you open your account where you can close your account without notice, charge or loss of interest.

Day 1 starts on the day after you open your account. For example, if you open your account on the 1st of the month, your cooling-off period will finish at the end of the 15th day of that month.

You can close your account within the two week period without being charged. Just use Online Services, or contact us by phone, post or in a branch.

After this, you can still close the account at any time, using Online Services or by contacting us by phone, post or in a branch. Remember though, that if you've taken money out at least five times during the year you'll be charged a sum equal to 50 days' interest on the balance that you're withdrawing.

# If you're not happy with our service

Please tell us. We pride ourselves in dealing with problems quickly, thoroughly and fairly – and our members' interests are at the heart of everything we do. If you're still not satisfied once we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service (**financial-ombudsman.org.uk**).





## 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 5 Access Saver 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.

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