

Welcome to your

6 Access ISA - 1 Year

COVENTRY Building Society

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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 6 Access ISA – 1 Year is a great choice for building up interest on your savings without it being taxed. You can save up to £20,000 in your ISA each tax year.

You'll have some flexibility should you need to access your money. It's a straightforward account which lets you take out money up to six times during the term 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 now 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.



Download on the App Store

GET IT ON Google Play

Let's keep in touch

You're always welcome to contact us if you've 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 6 Access ISA – 1 Year, 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. So if you haven't done so already, please let us have an email address that we can use to stay in touch.

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 Online 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.

The 'Useful forms' section of our website also has all the information and forms you need. Visit **www.coventrybuildingsociety.co.uk/useful-forms**

Ways to contact us

Online at **thecoventry.co.uk**

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

Call us on **0800 121 8899**

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

Your money, when you need it

A 6 Access ISA – 1 Year account is just as it sounds – you can access your money a certain number of times without being charged. And, like many of our ISAs, this one is flexible. That means that if you do take money out, you can pay it back in without it counting any further towards your annual £20,000 allowance. The really important thing to remember, though, is that you must do this before the end of the same tax year.

You can also add previous years' ISA savings (with us or another provider) to your balance, if you want to.

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 up to your new ISA allowance (currently £20,000) each tax year.

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.**

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 6 Access ISA – 1 Year on the back of the cheque.

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.

ISA transfers

You can transfer current and/or previous years' ISA savings into your 6 Access ISA – 1 Year with an ISA transfer.

If you want to transfer your savings for the current tax year, you need to transfer them in full. If the savings are from previous years' ISAs, you can do a full or a part transfer.

It's straightforward to arrange a part or in full ISA transfer from another organisation yourself, using Online Services. You can also complete an internal ISA transfer online too. If you can't access Online Services, or you'd like to do a part internal ISA transfer, you can call us or come into a branch to ask us to do it for you.



What if I don't pay any money in?

Your account will become inactive if after a full tax year you haven't paid any of your current year's allowance into it. If this happens, you can still take money out, and you'll still earn tax-free interest on your balance. You just won't be able to pay in any more towards your annual allowance (i.e. you'll be allowed to replace the amount you take out, but no more). Don't worry, though – it's easy for us to reactivate your ISA if it's become inactive. Just call us or pop into a branch.

Taking money out

Your 6 Access ISA – 1 Year is designed to help you build up your savings. But if you do need to take money out of your account, you can do it up to six times without charge. From the seventh 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 simplest way of moving your money to an account that's not an ISA is by logging into Online Services or our app. That way you can access your account 24 hours a day, wherever you are.

You can also ask us to make a transfer, or request a cheque. Call us, come into a branch or send us a signed letter.

Please note, you can only make a transfer to a Named Bank Account you've set up, to another account you hold with us or do an ISA transfer.

Remember: when you move your money into an account that is not an ISA, the money loses its tax-free status.

What happens after 12 months?

On the first anniversary of your account opening, we'll move your savings into an Easy Access ISA (Maturity). This account has a lower interest rate, but lets you take out your money as often as you like without any charges. Your account number will stay the same. We'll write to you closer to the time to tell you what your new rate will be, but you can always contact us to check what it is at the moment. If you aren't happy with your new Easy Access ISA (Maturity), you have the option to close it if you like.

Accessing your account – your Security Details

You'll need Online Security Details to operate your account online or our app 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, 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.

Transferring to another ISA

We're big believers in choice, and in doing what's right for you. If you decide your account no longer suits you, it's simple to transfer your 6 Access ISA – 1 Year savings into another ISA. Here's what you need to know.

You can transfer part or all of previous years' ISA savings – but if the savings are from this year's ISA allowance, you'll need to move them in full.

1 **If you're making an ISA transfer to another Coventry Building Society ISA**

You can do this online by following the steps for an internal ISA transfer.

2 **ISA with another provider**

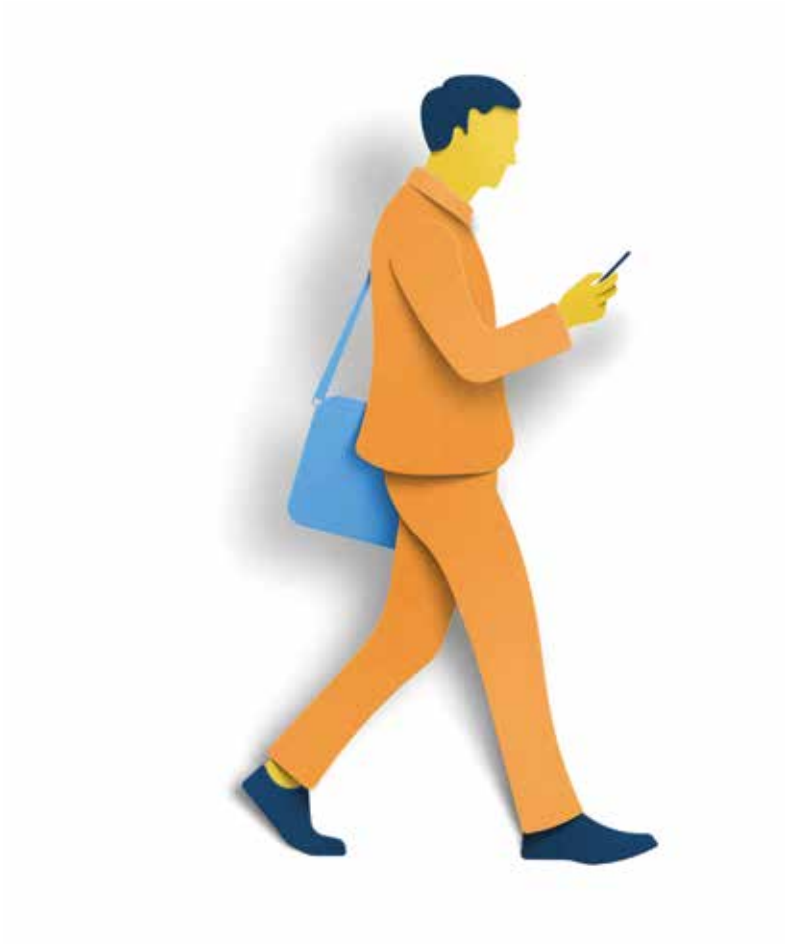
Your new provider will need to arrange this. We can't do it for them. Contact them and ask for an 'ISA transfer'.

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.

To check your balance log into Online Services or our app. You can also call us on **0800 121 8899**, or visit a branch.

At Coventry Building Society, we aim to do the best for our people and our environment. If you use Online Services you can support us in that goal by opting for paperless statements next time you log in.



If you change your mind

We really hope you'll be happy with your 6 Access ISA – 1 Year. But if for some reason you change your mind, all our ISAs give you a 14-day cancellation period after you make your first payment. 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.

To do this, come and see us in a branch, call us or write to us. It'll be treated as if you'd never had the ISA.

After 14 days, you're still free to close your account whenever you want to, for any reason. However, if you paid any money into your ISA, you won't be able to open another cash ISA with us in the same tax year. Remember if you've taken money out at least six times during the year, you'll be charged a sum equal to 50 days' interest on the amount you're withdrawing on future withdrawals, including closure. If you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s).

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 6 Access ISA – 1 Year 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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Coventry Building Society.
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