

Welcome to your

6 Access Saver - 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 Saver – 1 Year 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 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.



GET IT ON Google Play

Download on the App Store

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 6 Access Saver – 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.

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. 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**

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

Taking money out

Your 6 Access Saver – 1 Year 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 six times during the term 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 quickest and easiest way to take money out of your account is by logging in to Online Services or our app.

If you've got a passbook, you can transfer to any UK-based account and also ask for cash or cheques at any branch.

Otherwise, you're welcome to give us a call, making sure you've got your account details handy. 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.

What happens after 12 months?

On the first anniversary of your account opening, we'll move your savings into an Easy Access Saver (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 Saver (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 in our app and your 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.

If you have a passbook and get it updated every time you make a transaction (in a branch or by post), we won't need to send you any statements.

At Coventry Building Society we aim to do the best for our people and environment. If you use Online Services you can support us in this goal by opting for paperless statements 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 6 Access Saver – 1 Year. But if for some reason you change your mind, you have a 14-day 'cooling-off' period after you open your account.

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 six times during the year you'll be charged a sum equal to 50 days' interest on the balance that you're withdrawing on future withdrawals, including closure.

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. Visit **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 Saver – 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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