

Welcome to your Fixed Rate Saver

COVENTRY Building Society

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Thanks for choosing us to take care of your savings in a Fixed Rate Saver. At Coventry Building Society, we've been helping savers and borrowers since 1884, so you know your money's in good hands.

Because the interest rate for this type of account is fixed, you get the security of knowing exactly how much you'll be earning for the term of your fixed rate saver. You can check the rate on our website, in Online Services, in our app, or ask us. We'll pay your interest either annually or monthly, depending on what you asked us to do when you opened the account.



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.

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 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 fixed rate saver, or whether we've got news or other interesting things we'd like to share. If you've opted into 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 up-to-date contact number(s) for you too, as you'll sometimes get automated security calls or text messages 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**

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 £1,000,000.

This bit's important: with this account, you have a limited time to pay in. We'll need you to put in your first deposit and any other deposits within 14 days of your account being opened, or while the account is still open to new applications, whichever is longer. You can check our website to find out whether it's still open.

Setting up a transfer from another organisation might be the quickest and easiest way to pay money into this account.

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 account.

If you want to set up a transfer from another Coventry Building Society 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 on **0800 121 8899**. Otherwise, come into a branch and we can do it there.

You can pay in cash or cheques at a branch, or post cheques, along with your passbook (if you have one) 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 Fixed Rate Saver on the back of the cheque.

Taking money out

Your Fixed Rate Saver is designed for money you don't need to take out until the account comes to the end of its term. That's why you can't access your savings or close the saver until after it matures (i.e. comes to the end of its fixed term).



What happens at the end of the fixed term?

We'll write to you at least 14 days before your Fixed Rate Saver reaches the end of its fixed term. We'll explain what your options are for either re-investing, transferring or closing the account. If you don't do anything, we'll automatically re-invest your savings. We'll write to you again to confirm this.



Accessing your account – your Security Details

You'll need Online Security Details to operate your account online or in 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 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

You can check your balance or rate at any time by logging in to Online Services or our app. Alternatively you can call us on **0800 121 8899**, 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 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 really hope you'll be happy with your Fixed Rate 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 the 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.

To do this, come and see us in a branch, call us or write to us.

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 Fixed Rate 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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