



Fee Information Document



Coventry Building Society MoneyManager (Coventry First)

Information correct as at September 2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here.
- Full information is available in our Saving Accounts Terms and Conditions.
- A glossary of terms used in this document is overleaf.

Service	Fee
Payments (excluding cards)	
Direct debit	Fee not charged
Standing order	Fee not charged
Sending money within the UK	
CHAPS	Fee not charged
Faster payment	Fee not charged
Internal transfer between your account(s)	Fee not charged
Internal transfer to another Coventry Building Society member's account(s)	Fee not charged
Receiving money from outside the UK	Fee not charged
	If you receive an electronic payment in a foreign currency, the amount is converted into pounds on the date we add it to your account. It's converted at the HSBC wholesale rate of exchange. We don't allow any cash or cheque payments in a foreign currency into your account.
Cards and cash	
Cash withdrawal in pounds in the UK	Fee not charged
Cash withdrawal in foreign currency outside the UK	2% of sterling transaction value
Other services	
Cancelling a cheque	Fee not charged

Glossary of definitions

Term	Definition
maintaining the account	The account provider operates the account for use by the customer.
refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it.
allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it.
direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
sending money outside of the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, when available, at a bank outside the UK.
cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.