



Cash card user's guide

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.

- i** 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.

Your new cash card

Your new cash card puts a range of valuable services at your fingertips, and allows you access to your money any time of the day or night, every day of the year, home and away.

This leaflet explains about using your card at home and abroad and what to do if you lose your card. Please keep this leaflet safe, in case you need to refer to it at a later date.

How to use your card

Now you have your card, you should sign it on the special signature panel using a ballpoint pen. Remember to keep your cash card in a safe place.

Using your cash card is very easy:

- Insert your cash card into the cash machine
- Enter your card PIN

Simply follow the instructions on the screen and the machine will guide you through the steps of making a transaction. At all LINK machines you can withdraw cash, check your balance and change your card PIN*.

To find your nearest branch cash machine visit our website:

coventrybuildingsociety.co.uk/branch-finder

Always remember to take your card and any cash or acknowledgement slip with you when you leave the machine.

* Subject to the terms and conditions of your account.

Using the UK Cash Machine network

Your cash card can be used at any of the thousands of machines throughout the country displaying the LINK, Visa or PLUS symbol. At these machines you can withdraw cash and check your balance.

If you make a withdrawal at a LINK, Visa or PLUS ATM we will not make any charge for the transaction. However, you may be charged by ATM operators when using their machine.

You can visit LINK Cash Locator – **www.link.co.uk/consumers/locator/** or download the LINK Cash Locator App from the Apple App Store or Google Play Store to find a LINK ATM. You simply enter your postcode and filter your results to find a cash machine which best suits your needs. For example, wheelchair access, audio or £5 note dispense.

Your Card and your balance

Your ‘available balance’ is the amount of money in your account that you’re able to use. Your ‘account balance’ could be different because it includes payments that are waiting to go in and out of your account.

If you take money out from a Visa cash machine, your available balance will reduce straight away.

The amount is reserved until we receive the transaction from Visa and then we’ll update your account balance. It will appear on your statement as ATM cash.

If you take cash out from a LINK cash machine, the available balance and the account balance reduce at the same time. It will show on your statement as LINK ATM cash on the day you took the money out.

Using your card abroad

You can use your cash card at machines abroad wherever you see a Visa or PLUS logo. If you're planning a trip overseas, please phone us before you go, so we can activate your card for the duration of your visit. You'll need to contact us no more than two weeks before you travel, with details of your destination(s) and the dates you will be away. This is an added security measure to safeguard your card and prevent fraudulent transactions overseas.

If you do not tell us about your trip abroad, you will not be able to use your card and your transaction(s) will be declined.

If you forget to contact us before you leave the UK, you can phone us using the contact number on the back of your cash card during our normal working hours (Monday to Friday 8am-7pm and Saturday 9am-2pm).

Please note that a charge of 2% of the sterling transaction value will be made for cash withdrawals made abroad.

What you can do at cash machines

At a cash machine you can make up to five withdrawals a day (per account), to a maximum daily total of £500, provided of course, that you have enough money in your account.

If you have an Intro account, you can withdraw up to £100 in up to five transactions each day.

Your acknowledgement slip will show both your balance and the cash available for withdrawal. The figures may not be identical, as uncleared cheques will show in the account balance, but not as cash available.

If at any time you find a transaction on your account that appears to be wrong, let us know immediately so we can check your account records.



Keeping you safe

Your card PIN

You'll use your card PIN and card to carry out transactions at cash machines, so for security reasons we send them to you separately. If you need to activate your card please visit any branch, or phone us on **0800 121 8899**.

We will then issue your card PIN within 3-5 working days. You should memorise the number and then destroy the card PIN letter.

It's vital that you keep your card PIN secret and, for added security, we advise you to change it regularly – you can do this at any LINK or Visa cash machine. You should choose a number you find easy to remember (although avoid obvious codes such as 9999, 1234 or your date of birth).

Your card PIN and your card together give you access to your money – so keep your card PIN secret at all times. Never disclose your card PIN to anyone, not even building society staff; and never quote it in any correspondence or over the phone. Don't keep a written record of your card PIN in any way which might enable it to be identified with the account or the card.

Lost or stolen cards

If your card is lost or stolen, or you suspect that someone else knows your card PIN, let us know immediately. Visit any branch during opening hours or call our 24-hour helpline on the number below. As soon as you tell us, we'll put a 'stop' on your card to prevent anyone else using it, and issue you with a new one.



24-hour helpline

In the UK call: 0800 121 8899

From abroad call: +44 2476 555 255

Cardholder's liability

If money is taken out of your account without you authorising it, the amount of the refund depends on the situation:

Situation

If you've acted fraudulently.

Will the payment be refunded?

No, you're responsible for everything you lose.

Situation

If you have:

- intentionally or extremely carelessly failed to take care of your Security Details, Payment Cards or Passbook as we describe in the Savings Terms or in any other security information we give you, **or**
- failed to tell us that your Security Details, Payment Card or Passbook have been lost or stolen, **or**
- failed to tell us that someone has used or attempted to use your Security Details, Payment Card or Passbook without your authority.

Will the payment be refunded?

You're responsible for everything you lose up to the time you let us know about the loss, theft, use or attempted use. We'll refund payments made after that time.

Situation

In all other situations.

Will the payment be refunded?

You're responsible for £35 maximum. If you couldn't have known about the loss, theft or use or attempted use, or if any loss was caused by us or our employees or agents, we'll refund the full amount of the payment.

DOs

- **DO** check your name is correct, then sign your card immediately with a ballpoint pen.
- **DO** keep your card in a safe place.
- **DO** keep your card PIN secret and remember to change it regularly. You can change your card PIN at any LINK or Visa cash machine.
- **DO** let us know straight away if you change your name or address.



DON'Ts

- **DON'T** keep a written record of your card PIN which could link you to your account or your card. Remember to destroy your card PIN letter as soon as you've memorised the number.
- **DON'T** let anyone else use your card or know your card PIN, including Coventry Building Society staff. We will never ask for your card PIN over the phone, by email, post or face-to-face in a branch.
- **DON'T** ever let anyone see the number as you enter it.
- **DON'T** ever leave your cash card in any public place or where it can be easily seen.



24-hour helpline

In the UK call: 0800 121 8899

From abroad call: +44 2476 555 255

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

Coventry 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).

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.

Information correct at time of going to print
(November 2025).

Coventry Building Society.

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