

Specific Terms for Sunny Day Saver (3)

The Saving Accounts Terms and Conditions in force and as updated from time to time and these Specific Terms both apply to this Sunny Day Saver (3). If there is any inconsistency between the Saving Accounts Terms and Conditions and these Specific Terms, the Specific Terms will apply.

In these Specific Terms:

‘Anniversary Date’ means the 12 month anniversary of the date that you opened your account; and

‘Named Bank Account’ is an account you choose to send money to and/or interest payments. It must be in your name and with us or another UK bank or building society. If you have a joint account, your Named Bank Account can be in either one or both of your names.

1. The account

- 1.1 This account is a Savings Account.
- 1.2 This is a statement-based account. We describe accounts that do not have passbooks as ‘statement-based’. This statement-based account may be operated by post, by telephone or online. In addition, you may make deposits of cash or cheque into this statement-based account in branch.
- 1.3 This account will only exist for 12 months. Your money will be transferred to an Easy Access Saver (Maturity) account after this period, as outlined in Condition 8 below. Details of this will be sent before the 12 months are up.
- 1.4 You must give us the details of your Named Bank Account. If, at any time, there is a change to your Named Bank Account details, you must contact us to let us know.

2. Account opening

- 2.1 To apply to open this account:
 - (a) you must be at least 18 years old; and
 - (b) there may be no more than two joint account holders.
- 2.2 If this account is held in joint names, we are unable to accept arrangements where both account holders are required to authorise transactions on the account. This means that either account holder can instruct us to make changes on the account and complete transactions.
- 2.3 You can only be named as an account holder on one Sunny Day Saver (3) account at any one time. If you are named on more than one Sunny Day Saver (3) account, we reserve the right to close any additional account(s) and return the funds to you.

3. Minimum & maximum balance

- 3.1 The minimum balance is £1. You can make multiple deposits into this account as long as you don’t exceed the monthly limit as described in Condition 5 below.

4. Interest

- 4.1 The interest rate for this account can change. You can find out the current interest rate from our website thecoventry.co.uk, by calling our Customer Service Centre or asking in one of our branches.
- 4.2 Interest is paid annually on the Anniversary Date of your account.
- 4.3 Interest will be added to this Sunny Day Saver (3) account on the Anniversary Date.

5. Deposits

- 5.1 Deposits of up to £150 can be paid into this account each calendar month. If you take money out of this account during the calendar month, your allowance for the calendar month won't increase (i.e. the maximum that can be paid in for the calendar month will still be £150).
- 5.2 You can pay in as many times as you like during each calendar month, as long as the total amount you pay in doesn't exceed £150 per calendar month.
- 5.3 If you open your account part-way through a month, you may still deposit up to £150 until the end of that calendar month. Likewise, if your Anniversary Date is part-way through a month, you may still deposit up to £150 in the final calendar month up until your Anniversary Date. This means that if you open your account on the 1st of a month, your maximum balance is £1800 (excluding interest). If you open your account on any other day of the month, your maximum balance is £1950 (excluding interest).
- 5.4 If you make a payment into this account which would result in you exceeding your £150 limit for a calendar month, the entire payment will be rejected and will not be credited to this account.
- 5.5 Deposits can be made by:
 - (a) cash at a branch;
 - (b) cheque paid in at a branch or posted to our central processing centre;
 - (c) transferring money from another account with us; or
 - (d) regular standing order or making a one-off electronic payment from an account with another bank or building society.

6. Changing your mind

- 6.1 You have a period of 14 calendar days to change your mind about opening this account ('cooling-off period'). This means that you can withdraw your funds and/or close this account without incurring a charge at any time within 14 calendar days of opening this account. You can do this by calling us on 0800 121 8899, visiting a branch or by writing to us at Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.
- 6.2 If you do not close this account during the cooling-off period, it will continue in accordance with the Saving Accounts Terms and Conditions, in force and as updated from time to time, and these Specific Terms.

7. Withdrawals and closing your account

- 7.1 You can make withdrawals or close this account without giving us notice. You will not incur any charge or loss of interest on the money remaining in your account.
- 7.2 You can withdraw your money or close your account by:
 - (a) requesting a cheque by post from our central processing centre;
 - (b) transferring your money to another account with us; or
 - (c) making a one-off electronic payment to your Named Bank Account.

8. Upon Anniversary Date

- 8.1 At the end of the Anniversary Date, this account will automatically become an Easy Access Saver (Maturity) and all your money will be transferred into this account. We will contact you in writing at least 14 calendar days before the Anniversary Date with full details on how Easy Access Saver (Maturity) is operated.
- 8.2 Unless you tell us otherwise, the frequency of interest payments for the Easy Access Saver (Maturity), and the Named Bank Account that is registered on the Easy Access Saver (Maturity), will be the same as for this account.

- 8.3 After the Anniversary Date we will contact you within 7 business days to confirm the transfer. You will be able to withdraw from or close your Easy Access Saver (Maturity) whenever you like without notice, charge or loss of interest.

9. The Prize Draws

By opening this Sunny Day Saver (3) account, your account will automatically be entered into the following two types of prize draws (subject to eligibility criteria in Condition 9.4 below). If you do not wish to be entered into any or all of the prize draws, then please contact us.

9.1 Prize Draws.

- (a) Each Monthly Prize Draw: A prize draw will take place on 16 October 2026 and then within the second (2nd) week (excluding bank holidays, Saturday and Sunday) of each calendar month thereafter until the month of August 2027 (known as the 'Monthly Prize Draw'). There will be eleven (11) prize draws in total (each known as a 'Monthly Prize Draw') and ten (10) accounts will win the Monthly Prize in each Monthly Prize Draw (the 'Monthly Prize Draw Winner(s)').
- (b) The Additional Prize Draw: A prize draw will take place on 13 August 2027 (known as the 'Additional Prize Draw Date'). There will be one (1) prize draw (known as the 'Additional Prize Draw') and five (5) accounts will win the Additional Prize in the Additional Prize Draw (the 'Additional Prize Draw Winner(s)').
- (c) The Monthly Prize Draws and/or Additional Prize Draw are free to enter. Any money saved in your Sunny Day Saver (3) will belong to you, the account holder(s).

9.2 The Prize

- (a) Each Monthly Prize Draw will have the following prizes available to win:

- (i) 1 prize of £500.00
- (ii) 3 prizes of £200.00
- (iii) 6 prizes of £50.00

(each known as the 'Monthly Prize').

- (b) The Additional Prize Draw will have the following prizes available to win:

- (i) 1 prize of £5,000.00
- (ii) 1 prize of £2,500.00
- (iii) 2 prizes of £500.00
- (iv) 1 prize of £250.00

(each known as the 'Additional Prize').

- (c) Any Sunny Day Saver (3) account which is eligible and qualifies for the Monthly Prize Draw or the Additional Prize Draw has an equal chance of winning.
- (d) The Monthly Prize and The Additional Prize will be paid into the winning Sunny Day Saver (3) account. The cash sum from the Monthly Prize and the Additional Prize will not impact the monthly amount you can deposit, or the maximum balance of your Sunny Day Saver (3) account set out in Condition 5.1 above. The Monthly Prize and the Additional Prize is non-exchangeable and there is no product or other alternative. The Monthly Prize and the Additional Prize is a cash prize, paid in pounds sterling (£) and is paid tax-free. The Monthly Prize Draw Winners and/or the Additional Prize Draw Winners will be responsible for any individual tax liabilities.

9.3 How to qualify for entry into each Prize Draw

- (a) Only entries made in accordance with these Specific Terms will be eligible for the Monthly Prize Draw and/or the Additional Prize.
- (b) Only one (1) entry per Sunny Day Saver (3) is allowed for each Monthly Prize Draw. Only one (1) entry per Sunny Day Saver (3) is allowed for the Additional Prize Draw.
- (c) To enter the Monthly Prize Draw, you need to pay into your Sunny Day Saver (3) account at least £10 within the calendar month preceding the date of the relevant Monthly Prize Draw (the 'Monthly Qualifying Entry' or 'Monthly Qualified Entries'). For example, to qualify for the Monthly Prize Draw on 16 October 2026, you need to pay in at least £10 into your Sunny Day Saver (3) between 1 September 2026 and 30 September 2026. Therefore, if you pay in £10 on 1 October 2026, you will not be eligible for the Monthly Prize Draw on 16 October 2026 but you may be eligible for the November 2026 Monthly Prize Draw.
- (d) To enter the Additional Prize Draw, you need to hold a Monthly Qualifying Entry for each and every Monthly Prize Draw (the 'Additional Qualifying Entry' or 'Additional Qualified Entries'). To clarify, if you do not obtain a Monthly Qualifying Entry for one or more of the 11 relevant Monthly Prize Draws, you will not obtain an Additional Qualifying Entry
- (e) The purpose of each prize draw is to encourage a small amount of saving each month. If we believe you've not saved in this spirit, we may disqualify you from winning the Additional Prize Draw and/or any of the Monthly Prize Draws.
- (f) A Monthly Qualifying Entry and/or Additional Qualifying Entry may also be known as a 'Valid Qualifying Entry'. You can enter each relevant Monthly Prize Draw and/or the Additional Prize Draw with a Valid Qualifying Entry as long as the eligibility criteria in Condition 9.4 below is met.
- (g) The cash sum from the Monthly Prize or the Additional Prize we pay into your Sunny Day Saver (3) will not count towards the Valid Qualifying Entry you need to be entered into a relevant Monthly Prize Draw and/or the Additional Prize Draw.

9.4 Eligibility

- (a) The Monthly Prize Draw and the Additional Prize Draw is open to:
 - i. United Kingdom residents (i.e. you must be a permanent United Kingdom resident on the date of the relevant Monthly Prize Draw and/or the Additional Prize Draw);
 - ii. individuals who hold an open Sunny Day Saver (3) account with us;
 - iii. individuals who are 18 years old or over at the time of entry and at the time of the Monthly Prize Draw (you can take part from the month after your 18th birthday) and/or the Additional Prize Draw; and
 - iv. a Sunny Day Saver (3) account which has completed a Valid Qualifying Entry as set out in Condition 9.3 (c) above for the Monthly Prize Draw or Condition 9.3 (d) above for the Additional Prize Draw.
- (b) The Monthly Prize Draw and the Additional Prize Draw is not open to:
 - i. our employees or contractors (including the employees and contractors of the Coventry Group, meaning any holding or subsidiary from time to time which includes but is not limited to the Co-operative Bank plc (Company number 00990937));
 - ii. anyone directly connected with either the Monthly Prize Draw or the Additional Prize Draw; or

- iii. any individual who is named on more than one Sunny Day Saver (3) (only the first account opened will be eligible and any further accounts will not be eligible).

9.5 Our rights.

We have the right at any time and for any reason to:

- (a) change the Monthly Prize and/or the Additional Prize or offer an alternative prize of equal or higher value,
- (b) refuse or disqualify any entries, and
- (c) cancel, suspend or change the Monthly Prize Draw and/or the Additional Prize Draw.

9.6 Selecting Monthly Prize Draw Winners and Additional Prize Draw Winners

On the date of the relevant Monthly Prize Draw and/or the Additional Prize Draw, Monthly Prize Draw Winners and/or Additional Prize Draw Winners will be randomly selected from all Valid Qualifying Entries within 10 working days (i.e. excluding bank holidays, Saturday and Sunday) of the date of the relevant Monthly Prize Draw and/or the Additional Prize Draw. If a Monthly Prize Draw Winner and/or Additional Prize Draw Winner does not meet the eligibility criteria in Condition 9.4 or has not made a Valid Qualifying Entry then that participants entry may be disqualified and a new Monthly Prize Draw Winner and/or Additional Prize Draw Winner will be selected. If you are awarded a Monthly Prize and/or an Additional Prize and found to be disqualified, you will be required to pay such Monthly Prize and/or Additional Prize back to us.

9.7 What happens if you win

Within 30 working days (i.e. excluding Bank Holidays, Saturday and Sunday) of the date of the relevant Monthly Prize Draw and/or the Additional Prize Draw, we will:

- (a) privately notify Monthly Prize Draw Winners and/or Additional Prize Draw Winners that they are a Monthly Prize Draw Winner and/or Additional Prize Draw Winner via the email address or phone number we hold for you. For Sunny Day Saver (3) accounts held on a joint account basis, we will first attempt to contact the first named account holder but we may contact both of you; and,
- (b) pay in the applicable Monthly Prize and/or Additional Prize into your Sunny Day Saver (3) account. If your Sunny Day Saver (3) is held by two joint account holders, there will only be one Valid Qualifying Entry for your joint Sunny Day Saver (3) and any Monthly Prize and/or Additional Prize won is for the benefit of both of you.

9.8 What's excluded from the Monthly Prizes and the Additional Prizes

Other expenses you may incur in collecting the Monthly Prize and/or the Additional Prize are not included as part of the Monthly Prize and/or the Additional Prize.

9.9 Announcing Monthly Prize Draw Winners and Additional Prize Draw Winners

After the Monthly Prize Draw Winners and/or Additional Prize Draw Winners accept the Monthly Prize and/or the Additional Prize, we will not publicly announce their acceptance of the Monthly Prize and/or the Additional Prize or details of the Monthly Prize Draw Winners and/or the Additional Prize Draw Winners, but we may share this information if we are legally obligated to do so or for marketing purposes (subject to Condition 9.11 below). For more information on the Monthly Prize Draw Winners and/or the Additional Prize Draw Winners, please contact us.

9.10 Decisions are final

Our decision on any aspect of the Monthly Prize Draw and/or the Additional Prize Draw is final and binding.

9.11 How we use personal data

We use personal data of participants and Monthly Prize Draw Winners and/or Additional Prize Draw Winners in order to provide the Monthly Prize Draw and/or the Additional Prize Draw. Additionally, we may use personal data of the Monthly Prize Draw Winners and/or the Additional Prize Draw Winners to feature them as a winner in our marketing activities. For more information on how we use personal data under the Monthly Prize Draw and/or the Additional Prize Draw, please see our Privacy Notice.

9.12 Disclaimer

We are not responsible for any network, computer or software failures of any kind, or any lost, delayed or misdirected participant entries. You must take your own precautions (such as guarding against software viruses) to protect against loss or damage. We will also not be responsible for any infringement of a third party's intellectual property rights caused by your entry into the Monthly Prize Draw and/or the Additional Prize Draw.

If a Valid Qualifying Entry is entered more than once, we won't be responsible to the other participants in the relevant Monthly Prize Draw and/or the Additional Prize Draw. However, we'll take reasonable steps to make sure an account cannot win more than one Monthly Prize in one relevant Monthly Prize Draw and one Additional Prize in the Additional Prize Draw. If a Valid Qualifying Entry is left out of a relevant Monthly Prize Draw and/or the Additional Prize Draw, we won't be responsible to them for any potential win they might have had. We also won't be responsible if we mistakenly pay a Monthly Prize and/or Additional Prize to Monthly Prize Draw Winners and/or Additional Prize Draw Winners who didn't have a Valid Qualifying Entry.

However, we'll take reasonable steps to make sure this does not happen. We also will not be responsible to any Valid Qualifying Entry if a relevant Monthly Prize Draw and/or the Additional Prize Draw cannot go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure of a third party to carry out services or for any other cause beyond our reasonable control.

9.13 Our liability

We will not be liable for any losses (including indirect, special or consequential loss or loss of profits), expenses or damage you or a third party suffers that are connected to the Monthly Prize Draw and/or the Additional Prize Draw or by the acceptance or use of any Monthly Prize and/or Additional Prize. This includes losses due to a delay or failure in performing an obligation to the Monthly Prize Draw Winner and/or the Additional Prize Draw Winner or other participants which is caused by: (a) technical problems that may limit or prevent a participation in the Monthly Prize Draw and/or the Additional Prize Draw; (b) any act or omission of any third party (such as those involved in providing services that may be relevant to the Monthly Prize and/or the Additional Prize); or (c) any event beyond our control.

However, we do not exclude our liability for death, personal injury or any other liability which cannot be excluded by law.

9.14 Invalidity

If any part of these Specific Terms are held to be invalid or unenforceable, the rest of the Specific Terms will continue to apply.

9.15 About us

We are Coventry Building Society with our principal office at Coventry House, Harry Weston Road, Binley, Coventry, West Midlands, CV3 2TQ. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, with reference number 150892. We are the promoter of and running the Monthly Prize Draw and the Additional Prize Draw.