



**Welcome to your**

**Easy Access ISA (Online)**

**COVENTRY**  
Building Society



# Welcome to your Easy Access ISA (Online)

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 Easy Access ISA (Online) is an online based ISA that gives you loads of flexibility. It's designed to help you put aside some money whenever you can - and give you access to it whenever you want, using Online Services.

The great thing about ISAs is that they let you build up interest on your savings, without being taxed. You can save up to £20,000 in your ISA each tax year.

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 rate by looking at the savings page on our website.

## Ways to contact us



Online at [thecoventry.co.uk](https://thecoventry.co.uk)



Write to us at Oakfield House, PO Box 600,  
Binley, Coventry CV3 9YR



Call us on 0800 121 8899

## Your money, when you need it

An 'Easy Access' account does exactly what it says in the name - you can access your money as often as you like and without charge. And, like many of our ISAs, this one is flexible. That means if you do take money out, you can pay it back in without it counting any further towards your annual £20,000 allowance. The really important thing to remember, is that you must do this before the end of the same tax year.

You can also add previous years' ISA savings (with us or another provider) to your balance if you want to.

## 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 Easy Access ISA (Online), 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 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.

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](http://www.coventrybuildingsociety.co.uk/useful-forms)

# A quick reminder of how to use your account

- Paying money in
- Taking money out
- Transferring to another ISA
- Accessing your account - your Security Details
- Checking your account
- If you change your mind
- If you have a complaint



We can also send you 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 your new ISA allowance (currently £20,000) each tax year.

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 account, using Online Services is still the fastest way to go. But if you'd rather arrange it over the phone, just call our Customer Service Centre. 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 Easy Access ISA (Online) on the back of the cheque.

# ISA Transfers

You can transfer current and/or previous years' ISA savings into your Easy Access ISA (Online) with an ISA transfer.

If you want to transfer your savings for the current tax year, you need to transfer them in full. If the savings are from previous years' ISAs, you can do a full or a part transfer.

It's straightforward to arrange a part or in full ISA transfer from another organisation yourself, using Online Services. You can also complete an internal ISA transfer online too. If you can't access Online Services, or you'd like to do a part internal transfer, you can call us or come into a branch to ask us to do it for you.

## What if I don't pay any money in?

Your account will become inactive if after a full tax year you haven't paid any of your current year's allowance into it. If this happens, you can still take money out, and you'll still earn tax-free interest on your balance. You just won't be able to pay in any more towards your annual allowance (i.e. you'll be allowed to replace the amount you take out, but no more). Don't worry, though - it's easy for us to reactivate your ISA if it's become inactive. Just call us or pop into a branch.

# Taking money out

You can take money out whenever you like and without a charge.

You'll need to log into Online Services to arrange a transfer to a Named Bank Account (which you can contact us to set up or change any time you like) or another Coventry Building Society account.

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.

**Remember:** when you move your money into an account that is not an ISA, the money loses its tax-free status.

# Transferring to another ISA

We're big believers in choice, and in doing what's right for you. If you decide your account no longer suits you, it's simple to transfer your Easy Access ISA (Online) savings into another ISA. Here's what you need to know.

You can transfer part or all of previous years' ISA savings - but if the savings are from this year's ISA allowance, you'll need to move them in full.

## 1 If you're making an ISA transfer to another Coventry Building Society ISA

You can do this online by following the steps for an internal ISA transfer.

## 2 ISA with another provider

Your new provider will need to arrange this. We can't do it for them. Contact them and ask for an 'ISA transfer'.

# Accessing your account - your Security Details

You'll need Online Security Details to operate your account online and separate Telephone Security Details to operate your account over the phone.

If you've already got Online Security Details with us, you can use those and can check any other account you hold with us, online.





# Checking your account

We'll email you within a month of any money leaving your account, to let you know your statement's ready to be downloaded.

You can still ask for a statement at any time. Just pop into a branch or call us and we'll send you one by post.



# If you change your mind

We hope you're happy with your Easy Access ISA (Online). But if you for any reason you change your mind, all our ISAs give you a 14-day cancellation period after you make your first payment. Day 1 starts from the day you make your first payment into the account, so if you did this on the first day of the month, your cancellation period would finish on the 15th day of the month.

After 14 days you're still free to close your account whenever you want to, for any reason. However, if you paid any money into your ISA, you won't be able to open another cash ISA in the same tax year.

To close your account at any time simply log into Online Services and select 'Close my account'. You won't be charged.

Remember to ask for an ISA transfer if you want your savings to stay tax-free.

# 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 ([financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)).





## Contact us

### At a branch

For details of our opening hours, visit [thecoventry.co.uk](https://www.thecoventry.co.uk)

### Online [thecoventry.co.uk](https://www.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](https://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 Easy Access ISA (Online) and our Saving Accounts Terms and Conditions. For more information, speak to our specialists by telephone.

Our Customer Service Centre is open Monday to Friday 8am–7pm and Saturday 9am–2pm.

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers; please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

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