



# Welcome to your Easy Access (Online)

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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 (Online) is a straightforward account 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.

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.



## We're all for a simpler life...

We want to make it as simple as possible for you to understand how your account works. We don't believe in using complicated small print. So we're proud to be the first savings provider to be awarded the Clear & Simple mark by Fairer Finance for our Terms and Conditions.

## 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 (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)

### Ways to contact us



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



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



Call us on 0800 121 8899

# A quick reminder of how to use your account

- Paying money in
- Taking money out
- Accessing your account - your Security Details
- Checking your account
- What about tax?
- 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 £250,000 whenever you want to.

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 (Online) on the back of the cheque.

# 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.

# 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.



# 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](http://www.gov.uk) and search for 'personal savings allowance'.

## If you change your mind

We hope you're happy with your Easy Access (Online). But if for any reason you decide to close your account, you're free to do so at any time.

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

## 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 (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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