



Welcome to your Fixed Rate Bond

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Thanks for choosing us to take care of your savings in a Fixed Rate Bond. At the Coventry, we've been helping savers and borrowers since 1884, so you know your money's in good hands.


Because the interest rate for this type of account is fixed, you get the security of knowing exactly how much you'll be earning for the term of your bond. You can check the rate on our website, or ask us. We'll pay your interest either annually or monthly, depending on what you asked us to do when you opened the account.



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. We're proud to be the first savings provider to be awarded the Clear & Simple mark by Fairer Finance for our Terms and Conditions.

A good tip

-  If you haven't already registered for Online Services, go to our website and register now. It's easy to use and a quick way to keep an eye on your account.



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 bond, or whether we've got news or other interesting things we'd like to share. If you've opted into being sent marketing information from us, you'll get access to our updates by email. So if you haven't done so already, please let us have an email address that we can use to stay in touch.

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

Ways to contact us



Online at thecoventry.co.uk



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



Call us on 0800 121 8899

A quick reminder of how to use your account

- Paying money in
- Taking money out
- What happens at the end of the fixed term
- Accessing your account - your Security Details
- 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.

This bit's important: With this account, you have a limited time to pay in. We'll need you to put in your first deposit and any other deposits within 14 days of your account being opened, or while the account's still open to new applications, whichever is longer. You can check our website to find out whether it's still open.

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 pay in cash or cheques at a branch, or post cheques, along with your passbook (if you have one) 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 Fixed Rate Bond on the back of the cheque.

Taking money out

Your Fixed Rate Bond is designed for money you don't need to take out until the account comes to the end of its term. That's why you can't access your savings or close the bond until after it matures (i.e. comes to the end of its fixed term).



What happens at the end of the fixed term?

We'll write to you at least 14 days before your Fixed Rate Bond reaches the end of its fixed term. We'll explain what your options are for either re-investing, transferring or closing the bond. If you don't do anything, we'll automatically re-invest your savings. We'll write to you again to confirm this.



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 Telephone Security Details for another account with us, you can use those. You can check any other accounts you hold with us, online, if you have up-to-date Online Security Details. If you don't, have a look on our website. You'll find all the information you need to set up new Security Details in the Online Services help section. If you aren't able to access our website, just give us a call.



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 and search for 'personal savings allowance'.



If you change your mind

We really hope you'll be happy with your Fixed Rate Bond. But if for some reason you change your mind, you have a 14-day cooling off period after you open your account where you can close the bond without notice, charge or loss of interest.

To close your account within the two-week period, come and see us in a branch, call us or write to us.

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).



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) 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 Fixed Rate Bond 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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