



# Welcome to your Sunny Day Saver

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Thanks for choosing to save with us. At the Coventry, we've been helping savers and borrowers since 1884, so you know your money's in good hands.

Our Sunny Day Saver allows you to save a regular amount each month over the course of a year. As long as you save at least £10 in a calendar month, your account will be entered into a monthly prize draw with a chance to win a cash prize.

So, whether you're just starting to save, are dreaming of your next holiday, or just want the reassurance of some spare cash if the boiler breaks, or are working towards a bigger savings goal, you can be confident that the money in your Sunny Day Saver will be working hard for you.

You can deposit up to £150 per calendar month, and you'll be able to access your money at any time, whenever you need it.

Interest will be paid annually and added to the account on the anniversary date. If you win one of the monthly prize draws, the cash prize will also be added to your account. The interest rate is variable - so it can go up or down - but you can find the current rate by looking at the savings page on our website or by calling us on **0800 121 8899**.

## Sunny Day Saver Prize Draw

We will hold 11 prize draws during the 12 month term of this account; the first prize draw will be held on 17 October 2024. All future prize draws will be held in the second week of each month and winners will be notified by email or telephone.

There will be 20 winners for each prize draw and the cash prize will be paid into the winners' Sunny Day Saver account. The prize values are:

- 1st Prize - £500 (1 winner)
- 2nd Prize - £200 (5 winners)
- 3rd Prize - £50 (14 winners)

Winning one of the cash prizes will not affect the amount you can pay in each month or the maximum balance; you can still pay in up to £150 per calendar month, even if you win one of the cash prizes.

The cash prize is paid tax-free; if you win a cash prize you are responsible for any individual tax liabilities.

## Eligibility

- You must be named on a Sunny Day Saver at the time of the prize draw (either as sole or joint account owner).
- You must have paid in at least £10 to your Sunny Day Saver within the calendar month preceding the prize draw date.
- Each account that is eligible will receive one entry to each prize draw.

## Exclusions

Accounts held by any of the following will not be eligible for inclusion in the prize draw:

- Members who live outside the UK
- Employees and contractors of Coventry Building Society
- Members aged under 18
- Members who are named on more than one Sunny Day Saver (where this is the case only the first account opened will be included).

We will automatically enter eligible Sunny Day Saver accounts into the monthly prize draw; if you want your account to be excluded from the prize draw, you'll need to let us know.

More information, including the prize draw terms and conditions, can be found in the Sunny Day Saver Specific Terms; you can also call us on **0800 121 8899**, visit a branch, or find the Specific Terms on our website by visiting [www.coventrybuildingsociety.co.uk/savings](http://www.coventrybuildingsociety.co.uk/savings)

## Let's keep in touch

You're always welcome to contact us if you've got any questions about your account or the monthly prize draw. We'd also like to make sure we can touch base with you sometimes - whether it's to do with your Sunny Day Saver, 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. 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 or our app.

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 Business Park, Coventry CV3 9YR



Call us on **0800 121 8899**

### 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.

# 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

There are plenty of ways to pay in, up to a limit of £150 per month.

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 or our app are still the fastest way to go. But if you'd rather arrange it over the phone, just call us on **0800 121 8899**. Otherwise, come into a branch and we can do it there.

You can pay in cash or cheques at a branch, or 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 Sunny Day Saver on the back of the cheque.

# It's all about the timing

When you pay money in, it'll need to arrive by the end of the calendar month to be included in that month's £150 allowance. Any money that arrives too late will be counted as part of the next month's saving allowance. And any payment that takes you over the monthly £150 limit will be sent back to you in full.



# Taking money out

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

You can move money to either a Named Bank Account (which you can contact us to set up or change any time you like) or another Coventry Building Society account. Cheques can also be requested by post.

The quickest and easiest way to take money out of your account is by logging in to Online Services or our app.

You're also welcome to give us a call on **0800 121 8899**, making sure you've got your Security Details handy. You can also send us a signed letter.

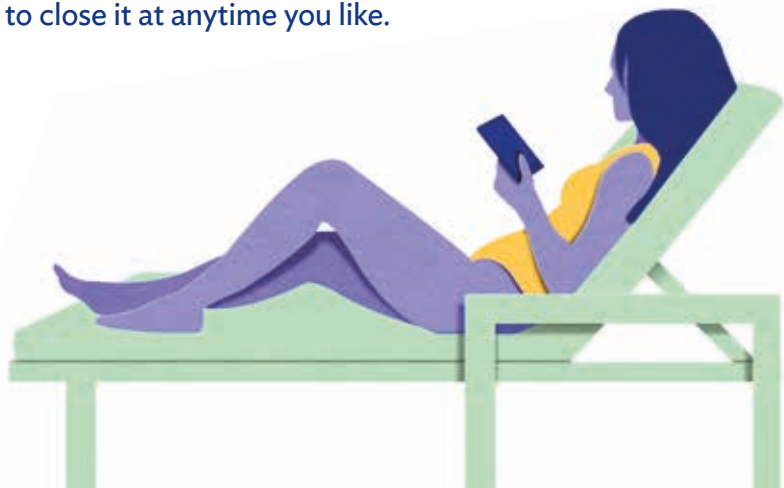
Whichever way you do it, be careful to double-check all the account details you give us. If any of them are wrong, the money might not reach the right place, and we might not be able to get it back.

## What happens after 12 months?

On the 12 month anniversary of your account opening, we'll move your savings into an Easy Access Saver (7). This account has a lower interest rate, and lets you take out your money as often as you like without any charges. Your account number will stay the same.

We'll write to you closer to the time to tell you what your new interest rate will be, but you can always check our website to see what it is at the moment.

If you aren't happy with your new Easy Access Saver (7), you have the option to close it at anytime you like.





# Accessing your account - your Security Details

You'll need Online Security Details to operate your account online or in our app 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 or in our app, 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.

## Checking your account

We'll send you a statement within a month of any money leaving your account. But we won't send you more than one a month, so rest assured that you won't end up with unnecessary piles of paperwork.

At the Coventry we aim to do the best for our people and environment. If you use Online Services you can support us in this goal by opting for paperless statements next time you log in.

To check your balance log into Online Services or our app. Alternatively you can call us, if you're registered for Telephone Services.

# 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; for additional rate taxpayers the limit is £0. Once you go over your limit, there is nothing you need to do yourself. Your bank or building society will directly inform HMRC about the interest earned on your savings account and the tax owed will be paid automatically through 'pay-as-you-earn' (PAYE). If you're self-employed with interest income from non-ISA savings that exceeds your Personal Savings Allowance, you'll need to make sure that it's declared on your self-assessment tax return.

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 Sunny Day Saver. But if for any reason you decide to close your account, you're free to do so at any time.

You can close the account yourself, using Online Services, or by contacting us by phone or post.

# 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 Sunny Day Saver and our Saving Accounts Terms and Conditions. For more information, speak to our specialists by telephone.

For more information, visit our website [thecoventry.co.uk](https://www.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.

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