

A child wearing a patterned shirt, blue trousers, and red rubber boots stands in a strawberry field. They are holding a wicker basket filled with ripe strawberries. The background is a soft-focus green field.

# A quick guide to **information requests**

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# Hello

This guide explains why we might ask you to provide certain information about yourself and your tax residence status.

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## Why is the Coventry asking me for more information?

You have or had savings and/or current accounts with us and we need to make sure our records are up to date so any information we share with HM Revenue and Customs (HMRC) is correct.

This is a result of agreements made between the UK and other countries to help tackle tax evasion. These agreements allow the tax authorities of different countries to share information about a wide range of financial accounts and investments. For our members, these accounts include savings and current accounts.

## Will information about me be shared?

How you're affected will depend on whether or not you're a 'UK resident' for tax purposes. Most people who were born or have lived in the UK for a long time and work here are UK tax residents. People who spend a lot of time living or working outside the UK may be a tax resident of another country, or they could be a tax resident of more than one country.

### ➤ **If you're solely a UK tax resident and you don't hold an account in another country**

You're not affected – there's no need for HMRC to share information about you with any other countries.

### ➤ **If you're solely a UK tax resident and you hold an account in another country**

HMRC will receive information about you from the financial institution in the other country. This will include details about your account balance and sums paid into the account (for example, interest, dividends or money from selling investments).

### ➤ **If you're a tax resident\* of another country**

If the country where you're a tax resident has an agreement with the UK to exchange information, we'll forward information about your account to HMRC, and HMRC will pass this on to your country of tax residence.

\* Including US citizens

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## What information is shared?

For each account we need to report, we send HMRC this information about the account and the account holder(s):

- > Name
- > Address
- > Date of birth
- > Place of birth (country and town)
- > Tax Identification Number (TIN) (if applicable)
- > Account number
- > Account balance or value as at the end of the calendar year or other appropriate period

From the year ending 31 December 2015, more information will be reported. This will include the amounts of any money paid into the account, such as interest, dividends and money from selling investments.

We send information we collect to HMRC. If the account is held by a tax resident of another country which has an agreement with the UK, HMRC share this information with the other country. In turn, HMRC receive information about UK tax residents who hold accounts outside the UK. This is summarised in the table on page 5.

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Tax residence of account holder	Location of financial account	Information reported
UK tax resident	UK	None*
UK tax resident	Outside UK	HMRC receive financial account information from the tax authority of the country where the account is located**
Non-UK tax resident	UK	HMRC receive financial account information and pass it to the tax authority of the country where the account holder is tax resident**

## Is the data secure? How is the data used?

All agreements that the UK has made with other countries include conditions that specify:

- All data must be held and transmitted securely
- All data must be treated as confidential
- All data can only be used for the purpose of ensuring tax compliance

\* Information may still be reported under the UK's domestic reporting rules.

\*\* If the UK has entered into an agreement with the country/countries or if there's a European Union requirement to do this.

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## The Coventry has written to me. Why?

If we've written to ask you for more information about yourself and/or your account, this is because:

➤ **We don't have enough information about you and/or your account**

We can't be certain that you're not a non-UK tax resident.

Or:

➤ **We think you might be a non-UK tax resident**

Information that we hold for you, such as a foreign correspondence address, indicates that you could be a non-UK tax resident for accounts that were open as at 30 June 2014.

## The Coventry has written to me. What do I have to do?

To confirm your tax residence status, you must **complete and return the form** we enclosed with the letter we sent you.

If you're a tax resident of another country, you'll need to let us know your Tax Identification Number (TIN). This is the number assigned to you by that country's tax authority. If you're a tax resident of another country in the European Union and you're not sure where to find your TIN, our website lists the formats of these numbers and which documents show TINs:

**[thecoventry.co.uk/information-requests](https://thecoventry.co.uk/information-requests)**

If you don't respond, we'll conclude (based on the information we have) that you're tax resident in another country and forward financial information about you to HMRC.



### Important note

If we've asked you for more information, it's your responsibility to give us accurate details.

We're not able to give you tax advice. If you're not sure or want to find out more, have a look at the information at **[www.gov.uk/browse/tax](https://www.gov.uk/browse/tax)** or call your local tax office. If your tax affairs are complicated, you may wish to ask a tax advisor.

If you want to find out more about the agreements between different countries to share information, visit **[www.gov.uk](https://www.gov.uk)** and enter "exchange of information agreements" in the search box.

### [I have another question not answered here...](#)

If you have any questions or need help sending us the information we need, please ask us at any branch or call us on 0800 121 8899. We'll be happy to help.

Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ([www.fca.org.uk](http://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. For more information, speak to our specialists at any branch or by telephone.

Our Customer Service Centre is open Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm.

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.

Information correct at time of printing (July 2015).

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## Get in touch



### At a branch

For details of our opening hours, visit [thecoventry.co.uk/branch-finder](http://thecoventry.co.uk/branch-finder)



### Online

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



### By phone

Call us on 0800 121 8899



### By post

Write to us at Economic House, PO Box 9, High Street, Coventry CV1 5QN

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