

OFFSET SAVINGS ACCOUNT

USEFUL INFORMATION

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As a member, it's your building society

When you open your first investment share account with us you automatically become a member of the Society. Membership gives you certain rights, like voting on business matters and raising questions at our Annual General Meeting.

To be entitled to vote, you must be age 18 years or over and have total savings balances of at least £100 (at the previous 31 December). For joint account holders only the first named account holder can vote, again provided they are 18 years or over and have a balance of at least £100. As you can choose the order in which names appear on your account, it makes sense to consider this before you open your account. Every named account holder of a joint account can attend the AGM.

Cooling-off period

We always believe in being fair to our customers which is why we give you a 14 day 'cooling-off' or cancellation period (30 days for Coventry Duo accounts) during which you can reconsider your decision to open an account with the Coventry.

If you wish you can change your mind and close your account within 14 days of your first deposit, without incurring any penalty charge that might usually be applied. Customers who open a CallSave or internet account should telephone our Customer Service Centre on 0845 7665522. Customers who open any other account should visit their branch, telephone our Customer Service Centre on 0845 7665522 or write to us at Head Office, Economic House, PO Box 9, High Street, Coventry CV1 5QN.

If you close your account during this 14 day cooling-off period, the funds in your account need to be available for withdrawal. If your cheque isn't available for withdrawal you can either return to the branch within a few days to collect your funds (if the terms and conditions of your account allow), or we'll be happy to post a cheque to you.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

Coventry Building Society also operates under the trading name of Stroud & Swindon Building Society. Coventry Building Society is the participant of the FSCS. Therefore, depositors with Coventry Building Society and Stroud & Swindon Building Society have an overall limit of £85,000 under the FSCS.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch or call us on 0845 7665522, refer to the FSCS website www.fscs.org.uk or call 0800 678 1100.

Depositors not covered by the scheme include:

- Large companies, partnerships or mutual associations.
- Local, provincial or municipal authorities.
- Credit institutions or overseas financial services institutions.
- Operators or trustees of a collective investment scheme.
- Pension and retirement funds or trustees of such a fund.

- Supranational institutions.
- Government or central administrative authorities.
- Persons whose claim arises from transactions relating to a conviction they have received for money laundering.

How we communicate with you

How we communicate with you will depend on the type of account you open. For example, if you open an account that is operated by the internet we will normally communicate with you by email. We may also choose to contact you about your account by other methods such as letter, online via the secure area of our website, branch notice or press advertisement. Whichever method we choose will be appropriate to your type of account or will be agreed with you.

If you open an internet based account or you operate your account online, the Online Services area of our website provides technical information to support you when operating your account.

You will receive a copy of the terms and conditions for your account when it is opened. You may request a further copy at any time.

If you have a statement based account we will send you an itemised statement of the transactions on your account. You may also request a statement at any time. Alternatively you can access an itemised statement on our website if you have registered for our Online Services.

Paying into your account

To make a deposit you will need to provide your account number and where appropriate your name, reference and Security Details.

Depending on your account terms and conditions, you can pay into your account using the following methods: cash over the counter at a branch or via most Coventry CashLink ATMs; cheque over the counter at a branch or via a Coventry CashLink ATM, or by post; standing order; electronic transfer i.e. BACS, Telegraphic Transfer (CHAPS); transfer from another Coventry account.

To set up a standing order from another bank or building society account, you will need to complete a standing order form available from any branch or our Customer Service Centre. You must include the following bank information to make payments into your Coventry Building Society account, including salary payments:

Coventry Building Society, HSBC, Corporation Street, Coventry. Sort code: 40-63-01

Your account number: the last 8 digits of your Coventry Building Society account number.

Your account number contains 9 digits, so you must omit the FIRST digit from your account number when setting up a standing order using sort code 40-63-01. For example 012345678 becomes 12345678.

We offer Telegraphic Transfers on some accounts. This is a same day service but instructions received later than 2pm on a normal working day may result in a next working day service. You must quote the following bank details:

Sort code: 40-18-17 Collection account number: 51172859

Your account number: the full 9 digits of your Coventry account number.

There is usually a charge for this service. You should check the terms and conditions of your account as some accounts may not allow this type of payment.

Withdrawing from your account

Depending on the terms of your account you can withdraw from your account using the following methods: cash over the counter at a branch or via an ATM; Visa debit card at point of purchase; cheque over the counter at a branch or by post; one-off or a regular standing order; Direct Debit; electronic transfer (BACS, Telegraphic Transfer); or transfer to another Coventry account.

To complete your transaction you will need to provide your account and Security Details, together

with full bank details of the person or company you are paying i.e. name, sort code, account number and reference (if applicable).

You may find that your entire balance is not available for withdrawal. This could be because there are insufficient available funds in your account, or because a debit card transaction you have made has not yet been debited from your account.

A standing order is for a one-off payment, or for regular payments of the same amount. You will need to contact us to change the amount being paid or to cancel an instruction. Forms are available from any branch or our Customer Service Centre.

A Direct Debit is useful for making payments that change each time, such as utility bills. The organisation you are paying will give you a Direct Debit instruction. You will need to complete it with the following details and then send the form to the organisation you are paying:

Sort code: 40-63-01

Account number: the last 8 digits of your Coventry Building Society account number.

Your account number contains 9 digits, so you must omit the FIRST digit from your account number when setting up a Direct Debit order using sort code 40-63-01. For example 012345678 becomes 12345678.

With a Direct Debit you will be given at least 14 days' notice of any changes to your payment, which gives you the opportunity to cancel the instruction. In the unlikely event that a Direct Debit is paid in error, just let us know and your account will be re-credited straightaway. This is covered under the Direct Debit Guarantee.

To cancel a Direct Debit, you can either tell the originator or us. We recommend that you do both. It may not be possible to cancel payments if you do not give us enough notice.

Standing orders and Direct Debits will only be paid if you have sufficient available funds in your account at the close of business on the day **before** the payment is due. A charge will be made if there are insufficient funds in your account.

If we are unable to pay a standing order or Direct Debit, we will write and tell you. It's then your responsibility to make arrangements to clear any payments or Direct Debits which have been missed, as we cannot automatically pay these amounts the next time your account has enough available money. If we are unable to pay a standing order on three consecutive occasions, your standing order will be automatically cancelled.

We recommend that you check your statement or passbook regularly. Regular checks on Direct Debits and standing orders will help you to ensure payments are correct.

Debit card withdrawals

Debit cards are only available on certain accounts and the terms and conditions of your account will confirm if they are available to you. Debit cards allow you to withdraw at an ATM displaying the LINK or Visa logo, to purchase goods and services with retailers and other suppliers who accept Visa cards in the UK and abroad. The retailer or other supplier may also allow you to obtain cash from them using your card. From time to time we may make other services available to you.

Debit cards also allow you to make recurring transactions. These are regular payments (not a Direct Debit or standing order) collected from your card account by a retailer or other supplier in line with your instructions. They are not covered by the Direct Debit guarantee. If you wish to cancel a recurring transaction you must tell the originator. We recommend that you keep proof of cancellation in case a query arises. It may not be possible to cancel payments if you do not give enough notice.

Exchange rates

If a transaction is made in a foreign currency, the amount of the transaction will be converted to pounds sterling on the date we take it out of your account at the wholesale rate of exchange

applied by Visa. If you require further details of the exchange rate applied to any transaction, please contact our Customer Service Centre or your local branch.

Authorising payments

A transaction will be regarded as authorised by you when you instruct us to carry out the transaction and you provide us with the necessary payment and Security Details. If you wish to stop a payment from your account, you must provide us with full details of the payment together with your Security Details in sufficient time for the payment to be cancelled.

The table on page 7 provides details of timescales for receiving payment instructions, processing times to reach the receiving account and cut-off times to cancel a payment instruction.

Administration charges

For services outside the normal operation of your account, we make certain charges to cover the administration costs involved. Our current standard charges are listed below. We will let you know the charge for any other service before we provide that service to you. You can check current charges with your local branch, visit our website www.thecoventry.co.uk or call 0845 7665522.

Account statement listing transactions for passbook accounts	£10 Initial administration charge. This may increase, depending on the amount of work involved.
Insufficient available funds to pay a standing order or Direct Debit. This applies to regular and one-off standing orders and electronic BACS transfers.	£20
Cheque paid into your account is returned unpaid.	£20
Telegraphic transfer within the UK (minimum transfer £5,000).	£35
Low balance transaction charge. Charged when the balance falls below £100 on the following accounts: BranchSave MoneyManager (passbook), BranchSave Instant (passbook), Investment account.	£1 per day for counter withdrawals, 50p per day for standing orders and Direct Debits (this charge is not applied to account closures or transfers to other Coventry accounts).
Replacement Section 975 Tax Statement.	£10
Reprint of annual investment statement.	£10
Withdrawals from LINK cash machines. Although we will not make a charge, you may be charged by other organisations when using their cash machines.	Free
Monthly authorised overdraft usage fee. This applies where overdrafts are permitted and will be charged if your account exceeds any interest free overdraft (where applicable) but remains within your overdraft limit.	£5
Monthly unauthorised overdraft usage fee. This applies where overdrafts are permitted and will be charged if your account goes overdrawn and you do not have an agreed overdraft limit, or if your account exceeds your overdraft limit.	£25
Withdrawals from Visa and PLUS cash machines abroad. We will convert the amount of the withdrawal to pounds sterling on the date we take it out of your account at the wholesale rate of exchange applied by Visa. We will then charge 2% of the sterling transaction value.	2%
Debit card purchases abroad.	2%

We will convert the amount of the transaction to pounds sterling on the date we take it out of your account at the wholesale rate of exchange applied by Visa. We will then charge 2% of the sterling transaction value.

Note: if a charge is to pay for an additional service e.g. telegraphic transfer, the charge will be payable at the time the service is requested.

Where charges are made for low balance transactions, returned cheques, unpaid standing orders and Direct Debits, they will appear automatically in your passbook or statement. We will deduct the full amount of the charge from your account even if there are insufficient funds in your account to cover this charge. This may result in your account becoming overdrawn. All account holders will be responsible for any debt incurred in this way, the full amount of which must be repaid to the Society.

If we increase any of our charges we will notify you at least 2 months before the change comes into effect. Where we make a charge as a result of our error, we will of course cancel, waive or refund the charge. For more information about charges you can contact your local branch or our Customer Service Centre.

Looking after your passbook, cards and PINs

Your account may provide you with a passbook, a CashLink or debit card and PIN, a Grid Card and a Telephone PIN. These items provide access to your accounts for withdrawals, so it is very important that you keep them secure.

- Keep your passbook(s) safe. We may ask you for a signature as additional identification if you make a withdrawal from a passbook account.
- Never let anyone know your PIN(s), do not let anyone watch you key them in, never write them down and don't quote them in any correspondence.
- Never let anyone use your debit, CashLink or Grid Card on your behalf and make sure you keep them safe at all times.
- Memorise your PIN(s) and destroy the letter(s) advising you of them.
- Change your PIN(s) regularly and make sure you avoid obvious combinations such as 1234.

If any of your cards are lost or stolen, or you suspect that someone else knows your PIN(s) you must let us know immediately. You can do this by contacting your local branch or calling our 24 hour helpline on 0845 1221140.

If you do not tell us immediately, you may continue to be liable for any transactions on your accounts.

Staying safe and secure online

If you use our Online Services to manage your money, we will have provided you with extra Security Details which may include a password, Grid Card and Web ID.

Please follow this basic advice:

- Your Security Details are important – keep them safe.
- Don't write down or share your Security Details with anyone.
- Never provide your whole password to anyone (we only ever ask you to confirm part of your password).
- Change your password regularly. When choosing your password avoid obvious things such as your date of birth, name or phone numbers and try to use a mixture of letters and numbers.
- Don't respond to any emails that ask for your Security Details or ask you to update or change them.
- Only type your Security Details on the Coventry website – you know you're in the right place if you see your chosen image and last login details.
- Protect your computer with anti-virus and firewall software and keep it up to date and working.

CHANNEL OF TRANSACTION									
	Branch *			Post			Telephone/Web		
	Cut-off time for giving instruction	Maximum execution time	Cut-off time for cancelling instruction	Cut-off time for giving instruction	Maximum execution time	Cut-off time for cancelling instruction	Cut-off time for giving instruction	Maximum execution time	Cut-off time for cancelling instruction
Standing Order	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours)	3 working days to reach receiving account	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours) on day before payment is due to leave	5pm Monday to Friday	3 working days to reach receiving account	5pm on day before payment is due to leave	8pm Monday to Friday 5pm Saturday 4pm Sunday	3 working days to reach receiving account	8pm Monday to Friday 5pm Saturday 4pm Sunday on day before payment is due to leave
Direct Debit	Direct Debit Originator to set up. This normally takes 5 working days for first payment to be set up.	3 working days to reach receiving account	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours) on day before payment is due to leave	Direct Debit Originator to set up. This normally takes 5 working days for first payment to be set up.	3 working days to reach receiving account	5pm on day before payment is due to leave	Direct Debit Originator to set up. This normally takes 5 working days for first payment to be set up.	3 working days to reach receiving account	8pm Monday to Friday 5pm Saturday 4pm Sunday on day before payment is due to leave (n/a for web)
One-off Standing Order (also known as BACS Direct Credit or ad hoc payment)	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours)	3 working days to reach receiving account	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours) on day before payment is due to leave	5pm Monday to Friday	3 working days to reach receiving account	5pm on day before payment is due to leave	8pm Monday to Friday 5pm Saturday 4pm Sunday	3 working days to reach receiving account	8pm Monday to Friday 5pm Saturday 4pm Sunday on day before payment is due to leave
Internal transfer	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours)	immediate	4.45pm (normal branch closing hours) or 8pm (latest branch closing hours) on day before payment is due to leave	5pm Monday to Friday	immediate	5pm on day before payment is due to leave	8pm Monday to Friday 4pm Saturday 247 instructions normally processed immediately.	immediate	8pm Monday to Friday 5pm Saturday 4pm Sunday on day before payment is due to leave
Telegraphic Transfer	2pm Monday to Friday	in receiving account by 5pm	n/a	2pm Monday to Friday	in receiving account by 5pm	n/a	2pm Monday to Friday (n/a for web)	in receiving account by 5pm (n/a for web)	n/a

PAYMENT SERVICE

*Different arrangements will apply to agencies. Please check with your local agency.

We will process your payment instruction or payment on the working day it is received provided this is before the cut-off time. If we receive your payment instruction or payment after the cut-off time we will treat it as received on the following working day. Cut-off time for Christmas Eve may be earlier.

Payment limits: no limits to payment amounts, subject to sufficient funds available. Exceptions are maximum £500 cash per day over the counter and at ATMs (up to 5 transactions per day), and £5,000 to any other third party account via the web. Merchant limits may apply to Visa debit card. You can withdraw cash from an ATM 24/7, subject to sufficient funds available; for cash over the counter 4.45pm (normal branch closing hours) or 8pm (latest transaction branch closing hours - no counter at Arena branch).

- Log out of Online Services if you are leaving your computer unattended.
- When you call us, take care that you cannot be overheard. Likewise, when logging in online, ensure no one sees your keystrokes.
- Stay in touch, log in regularly and let us know if your personal details change, for example if you move house, change email address or change your name.

If you think that someone else has access to any of your Security Details, contact us immediately on 0845 7665522 or visit the Security section of our website where you can inform us online. If you do not tell us immediately, you may continue to be liable for any transactions.

Verified by Visa

When making a purchase online with a registered retailer, you may be asked to enter additional security details with 'Verified by Visa'. This provides extra protection against identify fraud.

Protecting your identity

Identity fraud is where someone uses your personal details without your knowledge or permission, for example to open a credit card or loan account in your name. Once the account is opened, the fraudster will disappear with the money, potentially leaving you with the debt.

To protect yourself from identity fraud:

- Keep your cards and any personal documents such as passport, driving licence, account passbook or statements safe.
- If you no longer need them, destroy all documents with your personal details on them. If you can, invest in a paper shredder.
- Be suspicious of anyone asking you for your personal details when you aren't expecting it. If you're unsure about a telephone call you receive, always call back on a number you have looked up yourself.
- Never include your full personal details, your account details or password in an email to us, or anyone else.
- Always check your statement(s) when they arrive or if you have an online statement, make sure you check this regularly. If there is an entry that seems incorrect you must tell us as soon as possible.

Joint accounts

If you have a joint account you should be aware that if only one signature is required for withdrawals, it's possible for one account holder to withdraw the whole balance of the account.

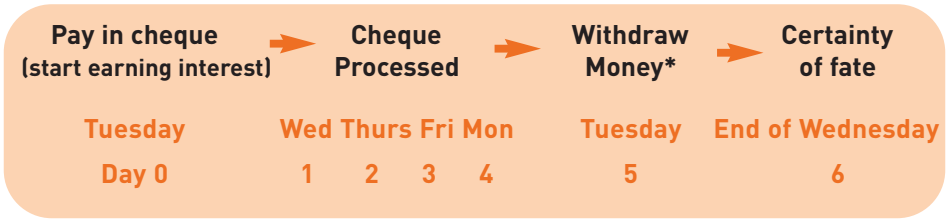
If there is a dispute between account holders, you should tell us straightaway. We will then 'freeze' the account to ensure that no further withdrawals or transfers are made without the signature of all account holders. All debit cards (where held) should be returned to the Society until an agreement is reached regarding the future conduct of the account. If the debit cards are not returned and the Society is unable to prevent a payment from the account, all parties to the account will remain fully responsible, both together and individually. Please remember that where your account balance is overdrawn you will each be responsible for the whole debt.

The Central Clearing Cycle

When you make a deposit into your account, including by cheque, unlike many organisations the Society pays you interest straightaway. But it takes more time before you can withdraw against a cheque.

The Central Clearing Cycle normally takes three banking days, however as Coventry Building Society is not a clearing bank, we require four banking days before a cheque or automated payment is available for withdrawal.

For example, a cheque deposited on a Tuesday will be available for withdrawal on the following Tuesday (see diagram below).



*Cheques paid into Coventry First, our current account, will be available for withdrawal one day earlier.

Certainty of fate

Industry minimum standards provide you with certainty that a cheque paid into your account is yours after 6 days ('certainty of fate'). Using the example above, the end of Wednesday, day 6, is the last day that a cheque paid into your account could be debited from your account, without your permission. There may be certain legal or other limited circumstances where these standards cannot be applied and where payment or non-payment of a credited cheque may be delayed or even prevented.

Writing cheques

To safeguard against fraud on accounts whenever you write a cheque you must include the name of the account holder, otherwise it is likely to be refused.

If you're writing a personal cheque to credit your account, you should make it payable to yourself, the account holder(s), and include the account number to be credited. You should never make it payable just to the building society or bank into which it is being paid.

Additionally, if you are paying a cheque to a large organisation, such as HM Revenue & Customs, ensure you add further details, such as the name and reference of the account to be credited. For example HM Revenue & Customs, re J. Jones, reference 12345678. Always draw a line through unused space on the cheque so that unauthorised people cannot tamper with it.

Handling cheques

You can pay in and withdraw cheques from most of our accounts. Your account terms and conditions will give you exact details. All the cheques that we issue are marked 'Account Payee' for security. That means that they can only be paid into an account in the name of the payee, so if they are lost or stolen, it is extremely difficult for anyone to cash or bank them.

If a Coventry cheque issued from your account is lost or stolen, just let us know by contacting your local branch, or telephone our Customer Service Centre direct, and we will place a stop on it. Once we have confirmation from you in writing, we will re-issue the cheque to the original payee. Cheques cannot be stopped for unwanted or unsuitable items or services.

Most cheques issued more than six months ago are out of date. However, if it is a Coventry Building Society cheque you can still deposit it by taking it to branch or sending it to our Customer Service Centre. We can't accept out of date cheques from other organisations, so you'll need to get a replacement from the person or organisation who issued you the cheque.

If you are not happy with our service

If you have a problem, please let us know by contacting your local branch or our Customer Service Centre.

Most problems can be sorted out very quickly and we will aim to resolve your concerns promptly and fairly. However, if the matter has not been resolved to your satisfaction, we do have an internal complaints procedure which enables us to investigate complaints. This procedure is explained in our leaflet 'What to do if you have a complaint'. A copy of the leaflet can be obtained from any of our branches, or by calling our Customer Service Centre.

We are a member of the Financial Ombudsman Service. When our internal complaints procedure has been fully exhausted and if you are still dissatisfied, you can refer your complaint to the Financial Ombudsman Service for investigation.

Interest

For details of the current Bank of England Base Rate log on to their website www.bankofengland.co.uk, contact our Customer Service Centre or your local branch.

Cash ISAs allow you to save tax-free, so your interest is paid gross with no tax deducted.

Interest can be paid monthly, quarterly, half-yearly or annually depending on the type of account that you've opened. Please refer to your account terms and conditions. If you open your account towards the end of a month in which interest is due we may not have time to set up all the details to make this payment to you. This interest will be paid at the next interest payment date.

If interest is added to your account, it will become part of the balance. That means it becomes subject to any withdrawal restrictions on your account. If interest is paid into your account or transferred to another account with the Coventry, then it will be available to withdraw on the first working day of the following month.

Where interest is paid away to another bank or building society account, you must provide sufficient information for this transmission. In the event that insufficient information is provided, interest will be credited to your account. Normal withdrawal conditions will then apply to the withdrawal of interest credited.

Interest and the taxman

Interest is calculated gross, which means before tax has been deducted. Interest is usually paid net of tax (after tax has been deducted at the current rate of 20%). If you are taxed at the basic rate you should have nothing more to pay.

If you are a UK resident and you know you don't pay tax, for example children, people on a low income or you have no paid job, you can register to receive interest paid gross. You (and each account holder eligible to receive gross interest if the account is joint) must complete a form R85 for each account. Although you do not have to renew the form R85 every year, you should notify us immediately if your circumstances change and you think that you may become liable for tax. Form R85 is available from our branches, our Customer Service Centre, or from your local tax office.

Children are entitled to the same basic tax allowance as other single people before they need to start paying tax; the majority are eligible to receive tax-free interest on their savings, provided a form R85 has been completed. Children under the age of 16 should have a form R85 signed by a parent or guardian. For more information on how to register a child for gross interest, as well as tax rules for children's savings, please ask for a copy of our 'Children's Account Opening Guide'. It's available at any branch or from our Customer Service Centre.

Some companies and organisations such as charities, friendly societies and pension funds may also qualify for interest to be paid gross. Your accountant or local tax office will have more information about the tax position of these types of organisations.

If you are a higher rate taxpayer, you are likely to have to pay more tax but as we've already paid tax at 20%, you'll only have to pay the additional sum.

If you are 65 or over, the interest that you receive may affect the special tax relief available to you. If in doubt you should check with your local tax office.

You are required to show the amount of interest you have received on your self-assessment tax return. Every year we will send you a statement giving you a summary of all your accounts with the Coventry, with all the details that you will need to include.

Tax treatment will depend on your individual circumstances and may be subject to change in the future.

We are obliged to supply HM Revenue & Customs with details of the interest that we pay to all of our investors.

Reclaiming tax

In certain circumstances you may be able to reclaim all or part of the tax paid. For example, you've forgotten to complete a form R85, or you didn't realise you needed to complete one, and your interest has been taxed. It is possible to reclaim the tax paid by completing a Repayment Claim form R40, available from your local tax office.

Normally, once you've returned a Repayment Claim form, your local tax office will then send you one automatically each year and all you have to do is fill it in and return it. Full details on how to reclaim tax are contained in the HM Revenue & Customs leaflet IR111 - Bank and building society interest.

Gross interest is not paid to 'Overseas Investors'. It may be possible to reclaim any tax deducted direct from HM Revenue & Customs at the end of each tax year. If you are in any doubt about your tax position, you should contact your local tax office for more advice.

Using your cards abroad

If you intend to use your debit or CashLink card abroad you must notify us before you travel, so we can activate it. If you do not tell us about your trip abroad, you will not be able to use your card and your transaction will be declined. If you forget to contact us before you leave the UK, you can phone us using the contact number on the back of your card during our normal working hours.

Overdraft facilities

Selected Coventry accounts offer overdraft facilities. If an overdraft is agreed on your account, we will tell you what it is along with details of any fees and charges, and we will give you at least 14 days' notice of how much we charge for standard account services. Overdrafts are subject to status. If we consider you for an overdraft or an increased overdraft limit we may carry out searches with licensed credit reference agencies before deciding to grant you one. You must always stay within your agreed overdraft limit. We may end your overdraft limit at any time and demand that you pay any money you owe us (including charges) immediately.

The Lending Code

We subscribe to the Lending Code which is monitored and enforced by the Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk.

Personal information about you

We take your right to privacy very seriously. We will not disclose information about you or your accounts to anyone, other than where we have your consent, or where we are compelled or allowed by law to do so.

For this reason, we believe you are entitled to know about the information we collect and what we plan to use it for. You can then decide if you are happy to provide us with this. If you do decide to provide us with details, then you expressly authorise us to use that information in accordance with this policy.

From time to time we'll tell you about new accounts or services. You can choose not to receive this information when you open your account. You can also change your instructions at any time, by writing to us with details of your savings and/or mortgage account number(s), to Customer Service Centre - Mortgage and Investment Services, Coventry Building Society, PO Box 9, Coventry CV1 5QN. We will continue to send you statements, notice of General Meetings if you are eligible to vote, information about your branch and interest rate change information where appropriate.

Full details of our privacy policy are available from your local branch, by calling our Customer Service Centre, or by visiting our website.

Changes to your personal details

Please let us know, as soon as possible, when you change your name, address, phone number or email address.

Coventry Building Society is authorised and regulated by the Financial Services Authority (FSA reference number 150892).

The information in this leaflet is provided for your information only. Legally binding terms and conditions can be found in your specific savings product terms and conditions. For specific guidance please speak to an advisor in a branch or by telephone.

Our advisors are available Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm, telephone self-service is available 24 hours a day 365 days a year. Contact your service provider for details of call charges, as costs may vary. To maintain a quality service, calls made to and from Coventry Building Society may be monitored and recorded. Information correct at time of going to print (March 2011).

This booklet can be made available in large print, Braille or Audio.

For further details, call into your local branch, visit us at
www.thecoventry.co.uk

or call our Customer Service Centre on

0845 7665522



When you have finished with
this booklet please recycle it

50% recycled

This booklet is made from
50% recycled paper



Coventry Building Society.

Registered Office: Economic House, PO Box 9, High Street, Coventry CV1 5QN.