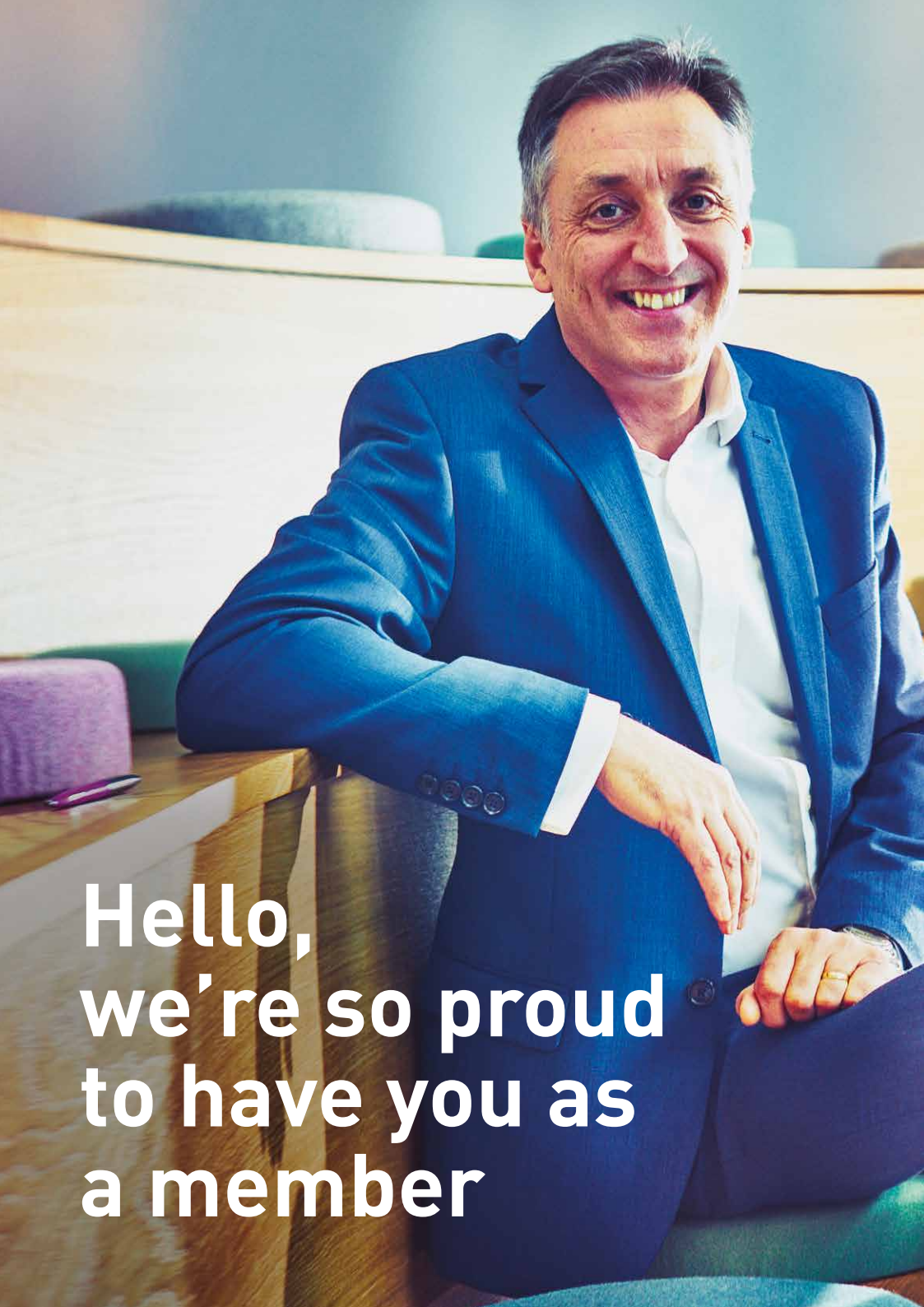




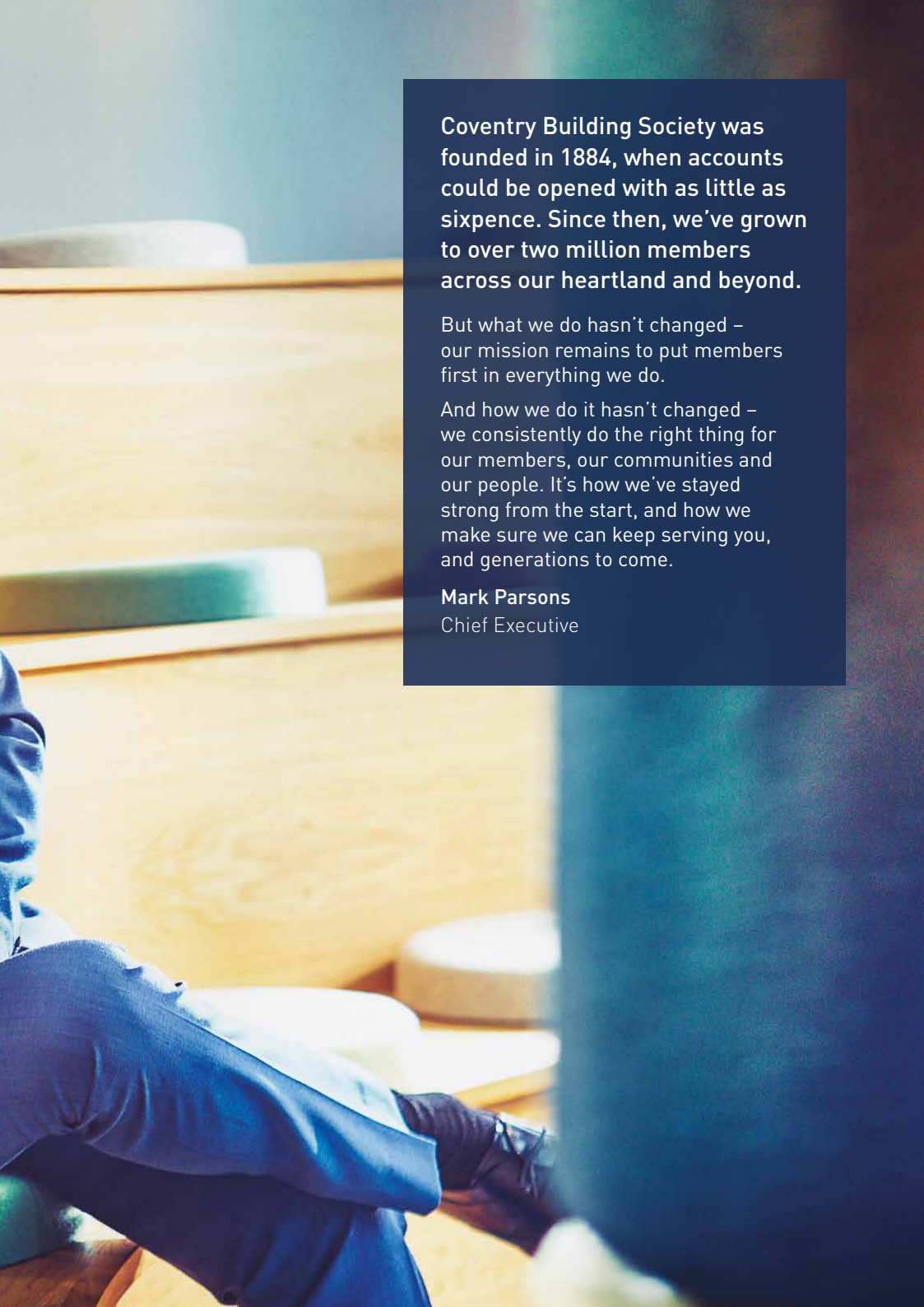
Your Society,  
for you

**COVENTRY**  
Building Society





**Hello,  
we're so proud  
to have you as  
a member**



Coventry Building Society was founded in 1884, when accounts could be opened with as little as sixpence. Since then, we've grown to over two million members across our heartland and beyond.

But what we do hasn't changed – our mission remains to put members first in everything we do.

And how we do it hasn't changed – we consistently do the right thing for our members, our communities and our people. It's how we've stayed strong from the start, and how we make sure we can keep serving you, and generations to come.

**Mark Parsons**  
Chief Executive





**A safe  
place for  
savers and  
borrowers**



## Our Society balances the needs of everyone.

We exist for both savers and borrowers, and by funding mortgages with our savers' money, both can be better off.

If you're a saver, you invest money which we look after. We keep our running costs low and pay the best rates of interest we can afford (not the lowest we can get away with).

For the last 10 years, we've paid significantly above the market average interest rate.

In fact, in 2019, we ensured our members were better off by paying an average savings rate of 1.49% versus a market average rate of 0.84%<sup>1</sup>. This means we paid our saving members

£228 million more interest than the market paid on average. But that's not all. Not only do we provide a safe home for savers, providing good long-term value, but we use these savings to help borrowing members buy their homes. This is how Coventry Building Society has operated since 1884, giving both saving and borrowing members the power to be better off through life.

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1. The Society's average month end savings rate compared to the Bank of England average rate for household interest-bearing deposits on the Society's mix of products.

# It's easy to understand what we do



Our recent  
**Awards**



Awarded the  
Clear & Simple Mark  
for our savings Ts & Cs



Best Building Society  
Savings Provider



We're a Which? Recommended  
Provider for mortgages

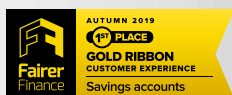


## We're totally committed to keeping things simple and open.

And that's why we've been independently recognised by Fairer Finance as being the UK's most transparent savings provider.

We help savers compare our current products to those our competitors offer, through an independent comparison tool on our website. Helping you make an informed choice is the right thing to do, and starts our relationship with you on a foundation of trust.

We tell you what interest you'll earn in pounds and pence, not just percent. And we give you savings terms and conditions that carry Fairer Finance's 'Clear & Simple' mark - the UK's first bank or building society to be awarded this.



No.1 for savings,  
twice in 2019



Most transparent  
savings provider



Gold ribbons for  
mortgages for 4 years



**We take the  
old tradition  
of serving our  
communities  
from within  
very seriously**





## We're continuing to invest in our branches, renovating another 19 during 2019.

Our new branches are open and inviting – we're taking down barriers to finance. We run events in our branches to help people understand how to keep their money safe and make it go further.

Our staff spent more than 8,000 paid hours volunteering in the community last year.

That included:

- running our award-winning Employability scheme, now in its fourth year of helping school children develop work skills, with more than 500 students being involved,
- volunteering at Coventry Foodbank,
- painting, cleaning and decorating in the community,
- raising money for many charities,
- reading with school children.

We continue to support Coventry 2021 City of Culture and are excited about the opportunities this will bring to our home city.

Created in 1998, our Charitable Foundation, has donated £1.3 million to local charities so far. With a partnership spanning 10 years, we've also donated nearly £18 million for our corporate charity, The Royal British Legion.

# We look after our people so they can look after you



We've been a major employer for over 135 years and we're excited to announce that we're now the Sunday Times second Best Big Company to Work For in the UK.

And in recognition of our commitment to nurture the physical and mental health of our diverse workforce, the Workplace Wellbeing Charter have also given us their seal of approval.

During the last year staff numbers have risen to more than 2,600 and we'll continue to create more jobs and exciting careers for people in our heartland.

# We take protecting our planet seriously



**We've reduced our overall carbon footprint by 18%<sup>1</sup> in 2019, partly due to the sustainable redesign of our branches.**

As an ethical business, we know there's more to do, but we've not been resting on our laurels. We've worked hard to reduce our energy consumption and our carbon footprint, despite growing our business. For example, when we refurbished our Leamington Spa Parade branch, we installed LED lighting, a heat recovery unit and improved air conditioning, which reduced our energy here by 35%.

We were proud to become the first and only building society in the UK to receive recognition and accreditation from the Forest Stewardship Council (FSC). This means we're able to trace all our paper back to the plantation it was responsibly sourced from.

Not only that, but for some time now, all of our Head Office buildings have used 100% renewable energy. This year also saw a reduction in single-use plastics and an increase in use of sustainable materials.

All of this is how we make sure we're always doing the right thing – for our members, our communities and for the world we all live in.

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1. Calculated using UK Government's Environmental Reporting Guidance.





## Contact us



### At a branch

For details of our opening hours,  
visit [thecoventry.co.uk](https://thecoventry.co.uk)



### Online

[thecoventry.co.uk](https://thecoventry.co.uk)



### By phone

0800 121 8899



### By post

Economic House, PO Box 9,  
High Street, Coventry CV1 5QN



This leaflet is also available in large print, Braille  
and audio, contact 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](https://www.fca.org.uk)) and the Prudential Regulation Authority (firm reference number 150892).

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.

**Photos show Coventry Building Society branches, head offices and people.**

Information correct at time of going to print (March 2020).



When you have finished with  
this booklet please recycle it

Coventry Building Society.

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

