4 Access ISA - 1 Year

At a glance

COVENTRY Building Society

The Financial Conduct Authority is a financial services regulator. It requires us, Coventry Building Society, to give you this important information to help you decide whether our 4 Access ISA - 1 Year is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe.

4 Access ISA - 1 Year

4 Access ISA - 1 Year is a flexible cash ISA. You can add your allowance for this tax year, keep saving in future years and transfer in previous years' ISA savings. You can access your money up to four times without charge.

Summary box

<table>
<tr><td>Account name</td><td>4 Access ISA - 1 Year</td></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><td></td><td>Annual interest (variable)</td><td colspan="2">Monthly interest (variable)</td></tr>
<tr><td>Balance</td><td>Tax-free p.a./AER*</td><td>AER</td><td>Tax-free p.a.</td></tr>
<tr><td>£0.01 plus</td><td>4.25%</td><td>4.25%</td><td>4.17%</td></tr>
</table>
We calculate the interest daily and pay it annually, on the anniversary of the date you opened the account, or monthly, at the end of the last day of each month.

Interest can be added to the account or paid into another suitable account.
</td></tr>
<tr><td>Can Coventry Building Society change the interest rate?</td><td>The interest rate is variable, so it can go up or down at any time.
For more details about why we may change the rate, as well as how and when we'll let you know, see our Saving Accounts Terms and Conditions booklet (section 4).</td></tr>
<tr><td>What would the estimated balance</td><td>£1,042.50
This would be the balance after 12 months if £1,000 was paid in, all interest was paid back</td></tr>
</table>

be after 12 months based on a £1,000 deposit?	into the account annually, there was no change to the interest rate and no money was taken out or paid in. This illustration is just an example to help you compare accounts. It does not take into account any individual circumstances.
How do I open and manage my account?	**Eligibility** • You must be at least 18 years old and a UK resident • You must provide us with your National Insurance number. **How to apply for this account** • Visit our website **thecoventry.co.uk** Register and use our Online Services • Download our app • Call us on **0800 121 8899** • Visit one of our branches • Write to us at Oakfield House, PO Box 600, Binley, Coventry CV3 9YR. **How to manage and keep track of your account** • Register and use Online Services • Register and use our app • In a branch • Call us on **0800 121 8899**. **How to put money into your account** • Pay in cash or cheques in a branch. • Post us a cheque. • Set up transfers from an account with another bank or building society or another account with us. • You can transfer in current and/or previous years' ISA savings using an ISA transfer. If you're transferring in your current years' savings, then you must transfer all of it, as you

	are only able to pay into one cash ISA with us per tax year. • You can pay in up to your annual ISA allowance each tax year, depending on any money you may have already paid into other types of ISA (e.g. stocks and shares). For the current tax year the ISA allowance is £20,000. The minimum balance is £1.
Can I withdraw money?	This is a **flexible ISA**. You can take money out and put it back in later, without it counting any further towards your annual ISA allowance, as long as you pay the money back in before the end of the same tax year. If you've created a flexible ISA allowance on another ISA, you can't transfer the allowance to 4 Access ISA - 1 Year. You can take money out of your account up to four times without having to pay a charge. From the fifth withdrawal onwards (which can include closure), you'll receive a charge equal to 50 days' interest based on the amount you're withdrawing. The charge will be deducted from the balance of the account at the time of the withdrawal. If you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s). **How to take money out of your account** • Arrange an ISA transfer to another provider, without losing the tax-free status of your savings; contact them to arrange this. • To transfer ISA funds to another Coventry Building Society ISA, without losing the tax-free status of your savings, go online, call us or pop into a branch. • Pay money to another Coventry Building Society account online, call us or pop into a branch. • Pay money into another Coventry Building Society account in your name via our app. • Pay money into your Named Bank Account online or via our app, call us or pop into a branch. **What happens at the end of 12 months?** At the end of the 12 months, on the anniversary of account opening, your account will transfer to an Easy Access ISA (Maturity) – an account which allows unlimited withdrawals without charge. Easy Access ISA (Maturity) will pay a lower rate than 4 Access ISA - 1 Year.

	The interest rate on our Easy Access ISA (Maturity) is variable – this means we can change it and it can go up or down. We'll write to you closer to the time to confirm your new rate. If you would like to see what rate Easy Access ISA (Maturity) pays now, you can: • Call us on **0800 121 8899** • On our website • Ask us in any branch. You'll be able to keep saving and your account number won't change. You'll also have the option to take some or all of your money out or close your new account. We'll send you a reminder and full details of the options available to you at least 14 days before the account transfers. If you take no action your account will become an Easy Access ISA (Maturity).
Additional information	**This is a limited issue account, so we may stop accepting applications at any time.** You can only have one 4 Access ISA - 1 Year, at a time. We reserve the right to close any additional account(s) and return the funds to you. Interest on ISAs is paid tax-free, that is without tax deducted. ISAs are a savings scheme initiated by the government and are subject to change by them. For example the favourable tax treatment may not be maintained. * AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year.

For full details, please see the Specific Terms for 4 Access ISA - 1 Year and our Saving Accounts Terms and Conditions.

If you change your mind

You have a 14-day cancellation period after you make your first payment into a 4 Access ISA - 1 Year, where you can cancel and close your account and won't be charged. Day 1 starts on the day after you pay into your ISA. For example, if you pay into your ISA on the 1st of the month, your cancellation period will finish at the end of the 15th day of that month. After this, you can still close the account at any time. Remember though, if you've taken money out at least four times during the term, you'll be charged a sum equal to 50 days' interest on the balance that you're transferring, including closures. If you wish, you may change your mind and close the ISA within 14 days and it will be treated as if you never had the ISA so you'd still be able to pay some/all of your annual ISA allowance into another cash ISA in this tax year.

To do this, call us on **0800 121 8899** or write to us at: Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

Not sure what to do?

We're keen to help you make the right choice – have a chat with our specialists by calling **0800 121 8899**. You can also find more information on our website: **thecoventry.co.uk**

Making our services accessible

If you feel like you might need extra support, on a short or long term basis – for any reason – there are lots of ways we can help.

Scan the QR code or go to

www.coventrybuildingsociety.co.uk/member/supportingmembers

for more information on how we can help or to download the Making our Services Accessible leaflet.

We can also send you a copy of the Making our Services Accessible leaflet, or this leaflet, in large print, Braille or on audio CD. Call us on **0800 121 8899** and we'll be happy to help.

If you're not happy with our service

Please let us know. We take care to deal with problems quickly, thoroughly and fairly. You can ask us for a copy of our leaflet 'What to do if you have a complaint' which explains the steps we follow when someone reports a problem.

If you're still not satisfied when we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service. For more information about the Ombudsman Service, visit their website: **financial-ombudsman.org.uk**

Your savings are protected

Your eligible deposits held by a UK establishment of Coventry Building Society are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

Any deposits you hold above the limit are unlikely to be covered.

Please ask us for further information or visit **www.fscs.org.uk**

Contact us

At a branch
For details of our opening hours visit **thecoventry.co.uk**

Online
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 4 Access ISA - 1 Year and our Saving Accounts Terms and Conditions.

For more information, visit our website **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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