

Fixed Rate Saver (36) 31.12.2028

At a glance

COVENTRY Building Society

This leaflet contains information about Fixed Rate Saver (36) 31.12.2028 to help you compare it with other accounts and decide whether it's right for you. Please read this carefully and then keep it safe for future reference.

Fixed Rate Saver (36) 31.12.2028

In exchange for putting away your savings until the end of December 2028, we'll pay you a fixed rate of interest, so you'll know exactly what you're earning until 31 December 2028.

Summary box

Account name	**Fixed Rate Saver (36) 31.12.2028**
What is the interest rate?	<table><tr><td></td><td colspan="2">Annual interest (fixed)</td><td colspan="2">Monthly interest (fixed)</td></tr><tr><td>Balance</td><td colspan="2">AER*/Gross p.a.</td><td>AER</td><td>Gross p.a.</td></tr><tr><td>£0.01 plus</td><td colspan="2">4.60%</td><td>4.60%</td><td>4.51%</td></tr></table> The interest rate is fixed until 31 December 2028. We calculate the interest daily and pay it either annually (either into this account or to another suitable account) at the end of 31 December each year or monthly (to another suitable account only), at the end of the last day of each month.
Can Coventry Building Society change the interest rate?	The interest rate is **fixed**. No matter what happens to interest rates generally, we won't change the rate until the account matures at the end of 31 December 2028.

What would the estimated balance be after 25 months based on a £1,000 deposit?	**£1,098.39** This would be the balance after 25 months if £1,000 was paid in on 1 December 2026 all interest was paid back into the account, 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 aged 16 or over to open this account. **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. If you apply for a joint account online or by phone, we'll send you an application form in the post for you to fill in and return. **How to manage and keep track of your account** • Register and use Online Services • Register and use our app • Call us on **0800 121 8899**. **How to put money into your account** **This is a limited issue account and you have a limited time to pay in.** You need to make sure we've received the money you're using to open the account,

	and any other money you want to put in the account, either within 14 calendar days of your account being opened or while the account is open to new investors, whichever period is longer. • 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. The minimum balance is £1. The maximum balance is £1,000,000. After you've opened the account, we won't contact you to let you know when it closes to new investors. To find out if it's still available, please contact us.
Can I withdraw money?	This is a **no access** account. After the 14-day cooling-off period (see overleaf), you can't make withdrawals (including any interest paid into the account) or close the account before 31 December 2028. **What happens when the fixed rate saver's fixed period ends (matures)** This Fixed Rate Saver (36) will mature at the end of 31 December 2028. We'll write to you at least 14 days before the account matures with details of how you can re-invest your savings with us, or take out some or all of your money. There'll be a default option – another fixed rate saver with us (re-investment account). The length of the fixed re-investment account will either be shorter, the same or no more than six months longer than the duration of your current fixed rate saver. At maturity, the money in this account will be automatically re-invested into the default option unless you have asked us to do something else with it. However, you'll have the option to close your fixed rate saver, without being charged, within

	21 days after the end of your fixed period.
Additional information	This is a limited issue account, so we may stop accepting applications at any time. We pay your interest gross. The gross rate is the interest payable before the deduction of tax. *AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

For full details, please see the Specific Terms for Fixed Rate Saver (36) and our Saving Accounts Terms and Conditions.

How to keep track of your account

We'll issue you with a statement within a month of any money leaving your account. But don't worry, we'll never send you more than one statement a month.

You can receive your statements by post. Or, if you use Online Services, you can go paperless and we'll send you reminders to view your statements.

If you change your mind

You have a 14-day cooling-off period after you open a Fixed Rate Saver (36). Day 1 starts on the day after you open your account. For example, if you open your account on the 1st of the month, your cooling-off period will finish at the end of the 15th day of that month. If you wish, you may change your mind and take some money out, or close the account within 14 days without notice, charge or loss of interest. To close the account, 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.

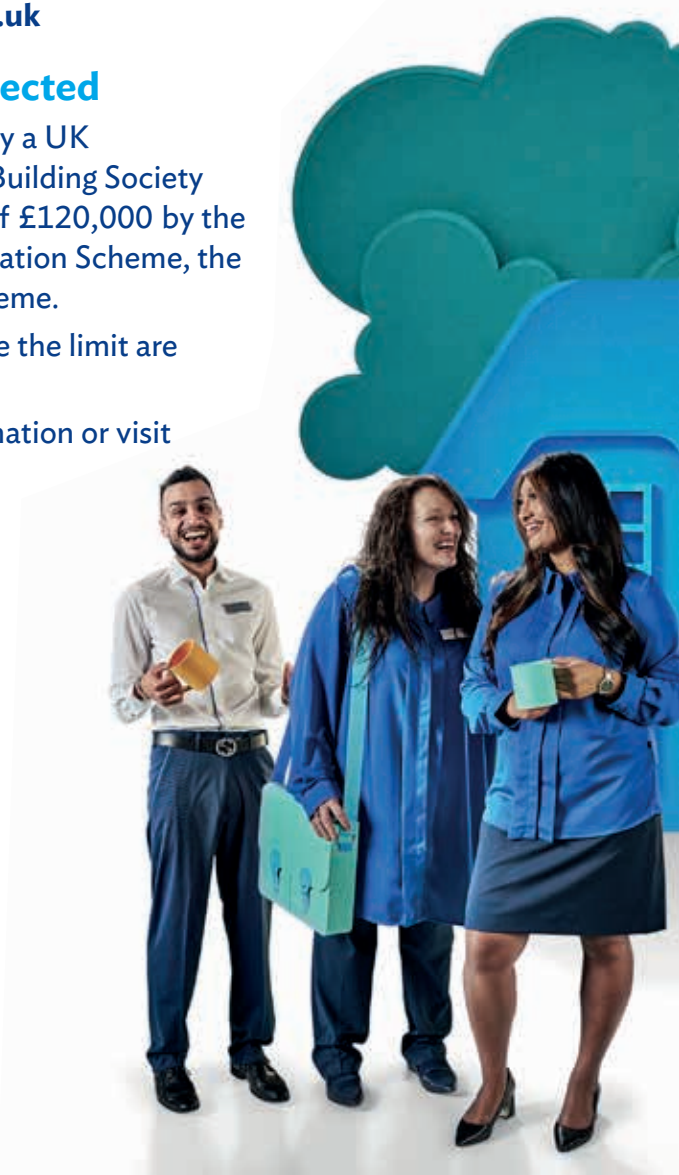
If you're still not satisfied when we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service. For more information about the Ombudsman Service, visit their website: **financial-ombudsman.org.uk**

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 for further information or visit **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 Fixed Rate Saver (36) 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.

Information correct at time of going to print (November 2026).

09710 11/26

Coventry Building Society.
Principal Office: Coventry House,
Harry Weston Road, Binley,
Coventry, West Midlands CV3 2TQ.

recycle
When you have finished with this booklet please recycle it

fscs PROTECTED