



Fixed Rate Saver (4)

31.12.2026

At a glance



This leaflet contains information about Fixed Rate Saver (4) 31.12.2026 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 (4) 31.12.2026

In exchange for putting away your savings until the end of December 2026, we’ll pay you a fixed rate of interest, so you’ll know exactly what you’re earning until 31 December 2026.

Summary box

Account name	Fixed Rate Saver (4) 31.12.2026			
What is the interest rate?		Annual interest (fixed)	Monthly interest (fixed)	
	Balance	AER*/Gross p.a.	AER	Gross p.a.
	£0.01 plus	3.90%	3.90%	3.83%
	The interest rate is fixed until 31 December 2026. 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 2026.			

What would the estimated balance be after 14 months based on a £1,000 deposit?	£1,045.77 This would be the balance after 14 months if £1,000 was paid in on 1 November 2025 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 have a statement-based version of 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. You can open a passbook-based version of this account by popping into a branch or giving us a call. 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 • If you have a passbook, pop into a branch. 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 2026.

What happens when the fixed rate saver's fixed period ends (matures)

This Fixed Rate Saver (4) will mature at the end of 31 December 2026.

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, and options to take money out will be no more restrictive than the options offered by your original account.

	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 account has limited availability. 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 (4) and our Saving Accounts Terms and Conditions.	

How to keep track of your account

If you choose not to have a passbook, 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.

If you choose to have a passbook and keep it updated, this will be your record of all transactions instead of a statement. If your passbook isn't updated, we'll issue you with a statement within a month of any money leaving your account.

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 (4). Day 1 starts from the day you open your account, so if you opened your account on the first day of the month, your cooling off period would finish on the 15th day of the 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.

i 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 £85,000 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](https://www.thecoventry.co.uk)**



Online

[thecoventry.co.uk](https://www.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 (4) and our Saving Accounts Terms and Conditions. For more information, speak to our specialists at any branch or by telephone.

For more information, visit our website **[thecoventry.co.uk](https://www.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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