

Loyalty Regular Saver (4)

At a glance

COVENTRY Building Society

This leaflet contains information about Loyalty Regular Saver (4) 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.

Loyalty Regular Saver (4)

Our Loyalty Regular Saver (4), has been designed to be our special way of saying thank you to our loyal members who have been with us since 1 August 2026 or before. This account lets you put aside some money every month for a year to build up a pot of savings. Whether you're saving for something special or just for the future, the account lets you put up to £250 aside each month. You can pay in money as often as you like, as long as it doesn't go over the monthly maximum. There's more information in the table below to help you to understand if you're eligible for this loyalty account.

Summary box

<table>
<tr><td>Account name</td><td>Loyalty Regular Saver (4)</td></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><td></td><td>Annual interest (variable)</td></tr>
<tr><td>Balance</td><td>AER*/Gross p.a.</td></tr>
<tr><td>£0.01 plus</td><td>7.00%</td></tr>
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This account lasts for 12 months. We calculate the interest daily and pay it annually, on the anniversary of the date you opened the account. Interest can be added to the account or paid away to another suitable account.
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<tr><td>Can Coventry Building Society change the</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>
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interest rate?	
What would the estimated balance be after 12 months based on a £250 per month deposit?	**£3,113.87** This would be the balance after 12 months if £250 was paid in on 1 December and the first of each month from then on; all interest is paid back into the account at the end of 12 months, there was no change to the interest rate and no money was taken out during the year. 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?	To be able to open this account, you'll need to have held or been linked to a savings or mortgage account with Coventry Building Society, ITL Mortgages Limited or Godiva Mortgages Limited continuously since 1 August 2026 or earlier. If opening a joint account both customers will need to be eligible. If you want to check if you're eligible, get in touch. **You must provide us with a Named Bank Account.** **How to open** • Online via our website **thecoventry.co.uk**, or our app • Call us on **0800 121 8899** • By post – applications for joint accounts which are started online must be opened in this way • Pop into a branch • You must be aged 16 or over to open this account. **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** • By post

	• Pop into a branch. **How to put money into your account** Each month you can pay in as many times as you like, up to a maximum of £250. If you have a joint account the maximum is still £250. If a payment takes you over the £250 monthly limit, the whole payment will be returned to you. Your deposit month starts on the day you opened the account. For example, if you opened the account on 15 November you'd have from 15 November to 14 December to pay in your first month's allowance. Your second month would start on 15 December. You can pay in at any time, but for it to count towards that month's allowance it has to arrive before the day of the month you opened your account. We recommend that you make sure all of the money for the month is paid in a few days before your deposit month resets. Any money that arrives after this date will be counted towards your next month's allowance. **You can...** • Set up regular transfers or standing orders from an account with another bank or building society or another account with us • Pay in cash or cheques in a branch • Post us a cheque. The minimum balance is £1.
Can I withdraw money?	This account is designed for saving your money. After the 14 day 'cooling-off period' (see overleaf), you can take out money or close your account, but there will be a charge equal to 30 calendar days' interest on the amount withdrawn. Notice for withdrawal/closure cannot be given. The charge will be deducted from the balance of the account at the time of the withdrawal. **How to take money out of your account**

	• Pay money to another Coventry Building Society account online, or by calling us • Pay money to another Coventry Building Society account in your name via our app • Pay money to your Named Bank Account online, via our app, or by calling us. If you take money out, you can still only pay in up to £250 per month. For example, if you take out £100, you can only pay in your £250 monthly allowance. You can't replace the £100 as well. **What happens at the end of 12 months?** At the end of 12 months, on the anniversary of account opening, your account will transfer to an easy access account – an account which allows unlimited withdrawals without charge. The new easy access account will pay a lower rate than Loyalty Regular Saver (4). We'll write to you closer to the time to confirm details of your new account. 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 account.
Additional information	**This account is a limited issue, so we may stop accepting applications at any time.** **You can only have one Loyalty Regular Saver (4) at a time, whether the account is opened in joint or sole names.** *AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. We pay your interest gross. The gross rate is the interest payable before the deduction of tax.

For full details, please see the Specific Terms for Loyalty Regular Saver (4) and our Saving Accounts Terms and Conditions.

How to keep track of your account

We'll send you 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 Loyalty Regular Saver (4) to close your account charge free. 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 wanted to close the account after this there will be a charge equivalent to 30 days' interest on the amount withdrawn. 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 at any branch or 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 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**

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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 Loyalty Regular Saver (4) 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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