

## Specific Terms for Easy Access Saver (Maturity)

The Saving Accounts Terms and Conditions in force and as updated from time to time and these Specific Terms both apply to this Easy Access Saver (Maturity). If there is any inconsistency between the Saving Accounts Terms and Conditions and the Specific Terms, the Specific Terms will apply.

### 1. The account

- 1.1 This account is a Savings Account.
- 1.2 There is a passbook-based version and a statement-based version of this account.
- 1.3 We describe accounts that have passbooks as 'passbook-based'. A passbook-based account may be operated in branch, by post, by telephone, online or via our app.
- 1.4 We describe accounts which do not have passbooks as 'statement-based'. A statement-based account may be operated by post, by telephone, online or via our app. In addition, you may make deposits of cash or cheque into a statement-based account in branch.
- 1.5 For statement-based accounts that are held jointly, we are unable to accept arrangements where both account holders are required to authorise transactions on the account. This means that either account holder can instruct us to make changes on the account and complete transactions.
- 1.6 If your account is statement-based and you wish to make a withdrawal or close your account by one-off electronic transfer, you must provide us with a Named Bank Account. Your Named Bank Account is an account you choose to send money to and/or interest payments. It must be in your name and with us or another UK bank or building society. If you have a joint account, your Named Bank Account can be in either one or both of your names.
- 1.7 If, at any time, there is a change to your Named Bank Account, you must contact us to let us know.
- 1.8 This account has been opened automatically following the maturity of another account you held with us.

### 2. Minimum and maximum balance

- 2.1 The minimum balance is £1 and the maximum balance is £1,000,000.

### 3. Interest

- 3.1 The interest rate for this account can change. You can find out the current interest rate from our website at [www.thecoventry.co.uk](http://www.thecoventry.co.uk), by calling us on **0800 121 8899** or asking in one of our branches.
- 3.2 If paid annually, interest will either be paid on 31 March each year, or on the anniversary of the date that you opened the account. To find out which date applies to you, please contact us.
- 3.3 If paid monthly, interest it will be paid at the end of the last day of each month.
- 3.4 You may choose to have the interest added to this account or paid into an account with us which is not an ISA and can accept the interest payments. It can also be paid to another UK bank or building society account if it can accept the interest payments.

### 4. Deposits

- 4.1 Deposits can be made by:
  - (a) cash at a branch;
  - (b) cheque paid in at a branch or posted to our central processing centre;

- (c) transferring money from an account with us; or
- (d) making an electronic payment from an account with another bank or building society.

## 5. Changing your mind

- 5.1 You can withdraw your funds and/or close this account without incurring a charge at any time. You can do this by calling the Customer Service Centre, visiting a branch or by writing to us at Oakfield House, PO Box 600, Binley, Coventry CV3 9YR. Where you tell us to close this account we will arrange for your funds, together with any interest accrued during the period it was open, to be returned to you.
- 5.2 If you do not close this account it will continue in accordance with the Saving Accounts Terms and Conditions, in force and as updated from time to time, and these Specific Terms.

## 6. Withdrawals and closing your account

- 6.1 You can make withdrawals or close this account without giving us notice. You will not incur any charges or loss of interest on the money remaining in your account.
- 6.2 If you have a passbook-based account, you can withdraw your money or close your account by:
  - (a) requesting cash at a branch;
  - (b) requesting a cheque at a branch or by post from our central processing centre;
  - (c) transferring money to an account with us; or
  - (d) making a one-off electronic payment to an account with another UK bank or building society.
- 6.3 If you have a statement-based account, you can withdraw your money or close your account by:
  - (a) requesting a cheque by post from our central processing centre;
  - (b) transferring your money to another account with us; or
  - (c) making a one-off electronic payment to your Named Bank Account.