

Specific Terms for Loyalty Regular Saver (3)

The Saving Accounts Terms and Conditions in force and as updated from time to time and these Specific Terms both apply to this Loyalty Regular Saver (3). If there is any inconsistency between the Saving Accounts Terms and Conditions and the Specific Terms, the Specific Terms will apply.

In these Specific Terms:

‘Anniversary Date’ means the 12 month anniversary of the date that you opened your account;

‘Deposit Month’ means any month starting on the day of the month the account was opened (for example, if you opened your account on 15 May, then 15 May to 14 June would be a Deposit Month); and

‘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. The account

- 1.1 This account is a Savings Account.
- 1.2 This is a statement-based account. We describe accounts that do not have passbooks as ‘statement-based’. A statement-based account may be operated by post, by telephone or online. In addition, you may make deposits of cash or cheque into a statement-based account in branch.
- 1.3 This account will only exist for 12 months. Your money will be transferred to an easy access account after this period, as outlined in Condition 8 below. Details of this will be sent before the 12 months are up.
- 1.4 You must give us the details of your Named Bank Account. If, at any time, there is a change to your Named Bank Account details, you must contact us to let us know.

2. Account opening

- 2.1 To apply to open this account you must have continuously, since the beginning of 1 January 2025 or earlier:
 - (a) held (either in sole or joint names) at least one savings or mortgage account with Coventry Building Society, ITL Mortgages Limited or Godiva Mortgages Limited; or
 - (b) had a formal relationship with Coventry Building Society, ITL Mortgages Limited or Godiva Mortgages Limited as a result of your involvement in the financial management of another customer’s savings or mortgage account (for example, as an Attorney or Registered Contact). If you’d like to check if you are eligible, please contact us.
- 2.2 In addition to Condition 2.1 above, to apply to open this account:
 - (a) you must be at least 18 years old; and
 - (b) there may be no more than two joint account holders.
- 2.3 If the account is held in joint names, 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.

- 2.4 If you open this account with us but did not qualify for it at the time of opening, we reserve the right to close the account and return the funds to you.
- 2.5 You can only be named as an account holder on one Loyalty Regular Saver (3) account at any one time. If you are named on more than one Loyalty Regular Saver (3) account, we reserve the right to close any additional account(s) and return the funds to you.

3. Minimum & maximum balance

- 3.1 The minimum balance is £1. The maximum balance is £3,000, made up of multiple deposits as described in Condition 5 below.

4. Interest

- 4.1 The interest rate for this account can change. You can find out the current interest rate from our website www.thecoventry.co.uk, by calling our Customer Service Centre or asking in one of our branches.
- 4.2 Interest is paid annually on the Anniversary Date of your account.
- 4.3 You can choose to have the interest added to this account or paid to 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 if it can accept the interest payments.

5. Deposits

- 5.1 Deposits of up to £250 can be paid into this account each Deposit Month. If you take money out of this account during the Deposit Month, your allowance for the Deposit Month won't increase (i.e. the maximum that can be paid in for the Deposit Month will still be £250).
- 5.2 You can pay in as many times as you like during each Deposit Month, as long as the total amount you pay in doesn't exceed £250 per Deposit Month.
- 5.3 If you make a payment into this account which would result in you exceeding your £250 limit for a Deposit Month, the entire payment will be rejected and will not be credited to this account.
- 5.4 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 another account with us; or
 - (d) regular standing order or making a one-off electronic payment from an account with another bank or building society.

6. Changing your mind

- 6.1 You have a period of 14 calendar days to change your mind about opening this account ('cooling-off period'). This means that you can withdraw your funds and/or close this account without incurring a charge at any time within 14 calendar days of opening this account. 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.
- 6.2 If you do not close this account during the cooling-off period, 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.

7. Withdrawals and closing your account

- 7.1 If you do not change your mind within the 14 calendar day period after opening the account, you can make withdrawals or close this account without giving us notice, but you will be charged an amount equal to 30 calendar days' interest on the amount withdrawn. The charge will be deducted from the balance of the account at the time when you withdraw your money or close the account. You cannot avoid the charge by giving notice of a withdrawal or closure.
- 7.2 You can withdraw money or close your account by:
- (a) transferring your money to another account with us; or
 - (b) making a one-off electronic payment to your Named Bank Account.

8. Upon Anniversary Date

- 8.1 Unless you tell us otherwise, at midnight the day before the Anniversary Date, this account will automatically become an easy access account and all your money will be transferred into this account. We will contact you in writing at least 14 calendar days before the Anniversary Date with full details on how the easy access account is operated.
- 8.2 Unless you instruct us otherwise, the frequency of interest payments for the easy access account, the account to which interest is paid and the Named Bank Account that is registered, will be the same as for this account.
- 8.3 If your money is transferred into an easy access account, then we will contact you within 7 business days following the Anniversary Date to confirm this. You will be able to withdraw from or close your easy access account whenever you like without notice, charge or loss of interest. Any withdrawals made (including closure) before the Anniversary Date will be charged 30 calendar days' interest on the amount withdrawn.

9. Prize Draw.

By opening this Loyalty Regular Saver (3) account, you will automatically be entered into the following prize draw (subject to qualification and eligibility criteria in Condition 9.3 and 9.4 below). If you don't want to take part in this prize draw, please contact us before midnight UK time on 31 May 2025 at the contact details provided in Condition 9.16 below so that we can process your request.

- 9.1 **Prize Draws.** A prize draw will take place on 31 May 2025 (**Prize Draw Date**). There will be one (1) prize draw (**Prize Draw**) and fifty (50) accounts will win the Prize (the **Winner(s)**).
- 9.2 **The Prize.** There will be fifty (50) prizes of £1,000.00 to be won by each Winner (each known as the **Prize**). Any Loyalty Regular Saver (3) account which is eligible and qualifies for the Prize Draw has an equal chance of winning. The Prize will be paid into the Winner's Named Bank Account which is registered to the Winners Loyalty Regular Saver (3) account. The cash sum from the Prize will not impact the monthly amount you can deposit, or the maximum balance of your Loyalty Regular Saver (3) account set out in Condition 5 above. The Prize is:
- (i) non-exchangeable and there is no product or other alternative;
 - (ii) a cash prize, paid in pounds sterling (£); and
 - (iii) paid tax-free (the Winners will be responsible for any individual tax liabilities).
- 9.3 **How to qualify for entry into the Prize Draw.**
- (a) Only entries made in accordance with these Specific Terms will be eligible for the Prize.
 - (b) Only one (1) entry per Loyalty Regular Saver (3) is allowed for the Prize Draw.
 - (c) You can enter the Prize Draw with a Qualifying Entry as long as the eligibility criteria in Condition 9.4 below is met.

- (d) To qualify for entry into the Prize Draw (the **Qualifying Entry**):
- i. you must hold an open loyalty Regular Saver (3) account;
 - ii. you must give us details of your Named Bank Account to be registered to your Loyalty Regular Saver (3). If you are a Winner, the Prize will be paid to your Named Bank account which is registered to the Winner's Loyalty Regular Saver (3) account; and
 - iii. your Loyalty Regular Saver (3) account must hold a minimum balance of £100.00 on the Prize Draw Date.

9.4 Eligibility.

- (a) This Prize Draw is open to:
- i. United Kingdom residents (i.e. you must a permanent United Kingdom resident on the Prize Draw Date);
 - ii. individuals who hold an open Loyalty Regular Saver (3) account with us;
 - iii. individuals who are 18 years old or over on the Prize Draw Date; and
 - iv. a Loyalty Regular Saver (3) account which has completed a Qualifying Entry as set out in Condition 9.3(d) above.
- (b) This Prize Draw is not open to:
- i. our employees, contractors;
 - ii. anyone directly connected with the Prize Draw; or
 - iii. any individual who is named on more than one Loyalty Regular Saver (3) (only the first account opened will be eligible and any further accounts will not be eligible).

9.5 Our rights. We have the right at any time and for any reason to:

- (a) change the Prize or offer an alternative prize of equal or higher value,
- (b) refuse or disqualify any entries, and
- (c) cancel, suspend or change the Prize Draw.

9.6 Selecting Winners. Winners will be randomly selected from all Qualifying Entries within 20 working days (i.e. excluding bank holidays, Saturday and Sunday) of the Prize Draw Date (the **Selection Period**). If a Winner does not meet the eligibility criteria in Condition 9.4 or has not made a Qualifying Entry then you may be disqualified and a new Winner will be selected. If you are awarded a Prize and found to be disqualified, you will be required to pay such Prize back to us.

9.7 What happens if you win. Within 30 working days (i.e. excluding bank holidays, Saturday and Sunday) after the end of the Selection Period, we will:

- (a) privately notify Winners that they are a Winner via a letter to the correspondence address registered to your Loyalty Regular Saver (3) account; and,
- (b) pay in the applicable Prize into your Named Bank Account which is registered to your Loyalty Regular Saver (3) account. If your Loyalty Regular Saver (3) is held by two joint account holders, any Prize won is for the benefit of both of you but will be paid to the Named Bank Account we have registered for your Loyalty Regular Saver (3) account, whether that be in sole or joint names.

- 9.8 **What's excluded from Prizes.** Other expenses you may incur in collecting the Prize are not included as part of the Prize.
- 9.9 **Announcing Winners.** After the Winners accept the Prize, we will not publicly announce their acceptance of the Prize or details of the Winners, but we may share this information if we are legally obligated to do so or for marketing purposes (subject to Condition 9.11 below). For more information on the Winners, please contact us.
- 9.10 **Decisions are final.** Our decision on any aspect of the Prize Draw is final and binding.
- 9.11 **How we use personal data.** We use personal data of participants and Winners in order to provide this Prize Draw. Additionally, we may use personal data of Winners to feature them as a Winner in our marketing activities. For more information on how we use personal data under this Prize Draw, please see our [Privacy Notice](#).
- 9.12 **Disclaimer.** We are not responsible for any network, computer or software failures of any kind, or any lost, delayed or misdirected participant entries. You must take your own precautions (such as guarding against software viruses) to protect against loss or damage. We will also not be responsible for any infringement of a third party's intellectual property rights caused by your entry into this Prize Draw. If a Qualifying Entry is entered more than once, we won't be responsible to the other participants in that relevant Prize Draw. However, we'll take reasonable steps to make sure a Loyalty Regular Saver (3) account cannot win more than one Prize in the Prize Draw. If a Qualifying Entry is left out of a relevant Prize Draw, we won't be responsible to them for any potential win they might have had. We also won't be responsible if we mistakenly pay a Prize to a Loyalty Regular Saver (3) account that wasn't a Qualifying Entry. However, we'll take reasonable steps to make sure this does not happen. We also will not be responsible to any Qualifying Entry if the Prize Draw cannot go ahead, is delayed or cancelled because of a legal or regulatory issue, a systems failure, the failure of a third party to carry out services or for any other cause beyond our reasonable control.
- 9.13 **Our liability.** We will not be liable for any losses (including indirect, special or consequential loss or loss of profits), expenses or damage you or a third party suffers that are connected to this Prize Draw or by the acceptance or use of any Prize. This includes losses due to a delay or failure in performing an obligation to the Winner or other participants which is caused by: (i) technical problems that may limit or prevent a participation in the Prize Draw, (ii) any act or omission of any third party (such as those involved in providing services that may be relevant to the Prize), or (iii) any event beyond our control. However, we do not exclude our liability for death, personal injury or any other liability which cannot be excluded by law.
- 9.14 **Invalidity.** If any part of these Specific Terms are held to be invalid or unenforceable, the rest of the Specific Terms will continue to apply.
- 9.16 **About us.** We are Coventry Building Society with our principal office at Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, with reference number 150892. We are the promoter of the Prize Draw.