



Welcome to your Loyalty Fixed ISA

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We're glad to have you on board. Here at Coventry Building Society, we're clear that life is better when we work together. We're rewarding loyal members by offering this new fixed ISA.

Our Loyalty Fixed ISA is a reward account, designed to be our special way to say thank you to loyal members. The great thing about ISAs is that they let you build up interest on your savings, without it being taxed and you can save up to your annual allowance. To find out more, please check your terms and conditions.

The interest rate for this type of account is fixed, so you get the security of knowing exactly how much you'll be earning for the term of your ISA. We'll pay your interest either annually or monthly, depending on what you asked us to do when you opened the account.



Remember



If you haven't already registered for Online Services, go to our website and register now. It's easy to use and a quick way to keep an eye on your account.



Our app is now also available to download from the Google Play Store or App Store; just search for 'Coventry Building Society' and follow the steps in the app to register.



Clear benefits and updates

You're always welcome to contact us if you've got any questions about your account. We'd also like to make sure we can touch base with you sometimes - whether it's to do with your ISA, or whether we've got news or other interesting things we'd like to share. If you've opted into being sent marketing information from us, you'll get access to our updates by email. So if you haven't done so already, please let us have an email address that we can use to stay in touch.

You'll need to make sure we've got an up-to-date contact number(s) for you too, as you'll sometimes get automated security calls or text messages to confirm it's you when you log in to Online Services or our app.

If your address, phone number or email change, please tell us. The easiest way to update some of your contact details is by logging into Online Services. You can change your email address and phone number there, and download a change of address form or send us a secure message. The 'Useful Forms' section of our website also has all the information and forms you need. Visit **www.coventrybuildingsociety.co.uk/useful-forms**

Ways to contact us



Online at **thecoventry.co.uk**



Write to us at Oakfield House, PO Box 600,
Binley, Coventry CV3 9YR.



Call us on **0800 121 8899**

A quick reminder of how to use your account

In this leaflet we will summarise the following:

- Paying money in
- Transferring to another ISA
- Taking money out
- What happens at the end of the fixed term
- Accessing your account – your Security Details
- Checking your account
- If you change your mind
- If you have a complaint



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.coventrybuilding society.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.

Paying money in

You can save anything from £1 up to your ISA allowance (currently £20,000 each tax year).

i This bit's important: with this account, you have a limited time to pay in. We'll need you to put in your first deposit and any other deposits (including sending us your ISA transfer instructions) within 14 days of your account being opened, or while the account's still open to new applications, whichever is longer. You can check our website to find out whether it's still open.

Setting up a transfer from another organisation might be the quickest and easiest way to pay money into this account.

The details you'll need:

Sort code: **40-63-01**

Account number: **Sometimes you might find we use 9 digits to display your account number. If so, just leave off the first digit.**

When making an online payment you will get a notification confirming that the payment details you have provided match an existing account. Be sure to check the payment details carefully, so that your money goes to the right account.

If you want to set up a transfer from another Coventry account, using Online Services or our app is the fastest way to go. But if you'd rather arrange it over the phone, just call us on **0800 121 8899**. Otherwise, come into a branch and we can do it there.

You can pay in cash or cheques at a branch, or post cheques to us at: **FREEPOST CBS CUSTOMER SERVICES**. You don't need a stamp.

Cheques should be payable to you. You'll need to write the account number of your Loyalty Fixed ISA on the back of the cheque.

ISA transfers

You can pay current year's ISA savings into your Loyalty Fixed ISA with an ISA transfer. Transfers of previous years' subscriptions aren't allowed into this ISA.

If you're transferring in your current year's savings then you must transfer all of it, as you are only able to pay into one cash ISA with us per tax year.

It's straightforward to arrange a full ISA transfer from another organisation yourself, using Online Services. You can also complete an internal ISA transfer online too. If you can't access Online Services you can call us on **0800 121 8899** or come into a branch to ask us to do it for you.



Taking money out

As you've been a member for some time, this account is our way of giving something back to you. So your Loyalty Fixed ISA is designed to give you a hand to boost your ISA savings pot over a fixed period. Because we know that savings are more than just money – they're a help through life.

Your Loyalty Fixed ISA is designed for money you don't need to take out until the account comes to the end of its term. But we know that life throws up all sorts of surprises, and sometimes your plans might change. If you do need access to your savings before the term's up, you can always close your account early and move the money to another account, but there's a charge for this. Take a look at the terms and conditions for your account to find out how much we'll charge. The amount will be taken off your balance before we transfer it.

To close your account, call us on **0800 121 8899** or visit a branch. You can transfer the money in your account to your Named Bank Account (which you can set up at any time if you haven't already done it) or to another account with us. Remember, if you move money from an ISA into a non-ISA account, the money loses its tax-free status. Alternatively, you can transfer your money to another ISA. If the new ISA is with another provider, they'll need to arrange this. We can't do it for them.

What happens at the end of the fixed term?

We'll write to you at least 14 days before your Loyalty Fixed ISA reaches the end of its fixed term. We'll explain what your options are for either re-investing, transferring or closing the ISA. If you don't do anything, we'll automatically re-invest your savings. We'll write to you again to confirm this.

Accessing your account - your Security Details

You'll need Online Security Details to operate your account online or in our app and separate Telephone Security Details to operate your account over the phone.

If you've already got Telephone Security Details for another account with us, you can use those. You can check any other accounts you hold with us online or in our app, if you have up-to-date Online Security Details. If you don't, have a look on our website. You'll find all the information you need to set up new Security Details in the Online Services help section. If you aren't able to access our website, just call us on **0800 121 8899**.

Checking your account

You can also check your account at any time by logging in to Online Services or our app. Alternatively you can call us if you're registered for Telephone Services, or visit a branch.

If you change your mind

We really hope you'll be happy with your Loyalty Fixed ISA. But if for some reason you change your mind, all our ISAs give you a 14-day cancellation period after you make your first payment.

Day 1 starts from the day you make your first payment into the account, so if you did this on the first day of the month, your cancellation period would finish on the 15th.

To do this, come and see us in a branch, call us on **0800 121 8899** or write to us. There won't be any charges, and it'll be treated as if you never had the ISA.

After 14 days, you're still free to close your account whenever you want to, for any reason. But remember that there'll be a charge if you close it before the fixed term is up. And if you paid any money into your ISA, you won't be able to open another cash ISA with us in the same tax year unless you do this by ISA transfer.

You can close it by contacting us by phone, post or in a branch. Remember to ask for an ISA transfer if you want your savings to stay tax free.



If you're not happy with our service

Please tell us. We pride ourselves in dealing with problems quickly, thoroughly and fairly - and our members' interests are at the heart of everything we do. If you're still not satisfied once we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service (**financial-ombudsman.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 your Loyalty Fixed ISA 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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