Regular Saver (6)
At a glance

COVENTRY
Building Society

This leaflet contains information about Regular Saver (6) 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.

Regular Saver (6)

Regular Saver (6) is designed to let 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 £500 aside each month. You can pay in money as often as you like, as long as it doesn't go over the monthly maximum. To find out more about how to use the account, see below.

Summary box

Account name	**Regular Saver (6)**
What is the interest rate?	<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>**4.15%**</td></tr></table> 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.
Can Coventry Building Society change the interest rate?	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).

What would the estimated balance be after 12 months, based on a £500 monthly deposit?	**£6,135.19** This would be the balance after 12 months if £500 was paid in on 1 September 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?	**Eligibility** • You must be aged 16 or over to open this account. **How to apply for this account** • Online via our website thecoventry.co.uk • Call us on 0800 121 8899 • By post • Pop into a branch. Joint accounts applied for online or by phone will need an application form sending via post for you to complete. **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. How to put money into your account Each month you can pay in as many times as you like, up to a maximum of £500. Your deposit month starts on the day you opened the account. For example, if you opened the account on 15 August, you'd have from 15 August to 14 September to pay in your first month's allowance. Your second month would start 14 September.

	• You can pay in more than once, as long as the total each month isn't more than £500. If payment takes you over the £500 monthly limit, the whole payment will be returned to you. • You can pay in at any time, but for it to count towards that deposit month's allowance it has to arrive before the day of the month you opened your account. We recommend that you make sure all money for the month is paid in a few days before the monthly anniversary date of opening your account at the latest. Any money that arrives after this date will be counted towards your next deposit 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 if you need to, 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. If you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s). **How to take money out of your account** • Pay money to another Coventry Building Society account online, or call 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 call us. If you take money out, you can still only pay in up to £500 per month. For example, if you take out £100, you can only pay in your £500 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 Saver (7) – an account which allows unlimited withdrawals without charge. Easy Access Saver (7) will pay a lower rate than Regular Saver (6). The interest rate on our Easy Access Saver (7) is variable – this means we can change it and it can go up or down. We'll write to you closer to the time to confirm your new rate. If you would like to see what rate Easy Access Saver (7) pays now, you can: Visit **www.coventrybuildingsociety.co.uk/savings** Call us on **0800 121 8899** Ask us or look at the display in any branch. 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 Saver (7).
Additional information	**This is a limited issue account, so we may stop accepting applications at any time.** You can only have one version of Regular Saver (6) plus any subsequent versions at a time. 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 Regular Saver (6) 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 Regular Saver (6) to close your account penalty free. Day 1 starts from the day you open the account. This means if you opened your account on the first of the month, your cooling-off period would finish at the end of the day on the fifteenth of the month. If you wanted to close the account after this there will be a charge equivalent to 30 days' interest on the amount you're withdrawing.

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

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**

Online
thecoventry.co.uk

By phone
0800 121 8899

By post
Oakfield House, PO Box 600, Binley, Coventry CV3 9YR.

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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 Regular Saver (6) 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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Coventry Building Society. Principal Office: Coventry House, Harry Weston Road, Binley, Coventry, West Midlands CV3 2TQ.