



# Welcome to your Additional Allowance ISA

# Your Additional Allowance ISA

This cash ISA's been designed for your additional ISA allowance, if you've lost your spouse or civil partner and they had ISA savings with us.

The amount you can save in this account is equal to the amount of ISA savings your partner held with us, plus any interest earned. This won't affect your own annual ISA allowance. You'll need to make sure payments are put into this account within three years from the date your partner passed away or, if later, within 180 days after administration of their estate is completed.

We'll pay your interest at the end of the 31 March every year. The interest rate for this account is variable - so it can go up or down - but you can find the current rate on our website.

At the Coventry, we've been helping savers and borrowers since 1884, so you know your money's in good hands.



## Let's keep in touch

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.

If your address, phone number or email change, please tell us. The 'Useful Forms' section of our website should have all the information and forms you need. Visit [www.coventrybuildingsociety.co.uk/useful-forms](http://www.coventrybuildingsociety.co.uk/useful-forms)

### Ways to contact us



Online at [thecoventry.co.uk](http://thecoventry.co.uk)



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



Call us on 0800 121 8899  
or call our bereavement team on 0800 587 4565

# A quick reminder of how to use your account

- Paying money in
- Taking money out
- Checking your account
- If you change your mind
- If you have a complaint



We can also send you 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 have two options for paying in: you can post us cheques, or transfer money from another account with us (but not by ISA transfer).

## Cheques

Send cheques to us at **FREEPOST CBS CUSTOMER SERVICES**.

The cheques will need to be payable to you, and you'll need to write your Additional Allowance ISA account number on the back. Make sure you put your signed Additional Allowance ISA paying-in form in the envelope too. If you don't already have one, just get in touch with us and we'll send you another one.

## Transfer

To set up a transfer from another account with us, write to us at the address above. We'll need the account numbers and details of how much money to transfer, along with your signed Additional Allowance ISA paying-in form.

If you're not sure about anything, and could do with some support when it comes to paying in, we're here to help. Simply ask us at any branch or give us a call.

# Taking money out

The only ways to take money out of this account are by arranging an ISA transfer, or asking us to send you a cheque by post.

To make an ISA transfer to another ISA with us, ask at a branch or give us a call. We'll take care of the rest.

If you want to transfer the ISA savings to another provider, you'll need to contact them and ask for an 'ISA transfer'. We can't do this for you.

If you'd rather take money out by cheque, send us a signed letter containing your account number. We'll put your cheque in the post and send it to the address we have for you on our records. Remember, though, that if you take out money by cheque, it loses its tax-free status.

# Checking your account

We'll send you a statement within a month of any money leaving your account. But we won't send you more than one a month (apart from your annual one), so rest assured that you won't end up with unnecessary piles of statements.

If you want to know the balance of your account, you can ask at a branch or call us, if you're registered for Telephone Services.

# If 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 day of the month. So if you change your mind about your Additional Allowance ISA, you can close it within 14 days. Give us a call, write to us or come into a branch. It'll be treated as if you never had the ISA.

# 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](https://www.financial-ombudsman.org.uk)).



Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ([www.fca.org.uk](http://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 Additional Allowance ISA and our Saving Accounts Terms and Conditions. For more information, speak to our specialists by telephone.

Our Customer Service Centre is open Monday to Friday 8am-7pm and Saturday 9am-2pm.

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers; please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

Information correct at time of going to print (April 2024).

## Contact us

### At a branch

For details of our opening hours, visit [thecoventry.co.uk](http://thecoventry.co.uk)

### Online [thecoventry.co.uk](http://thecoventry.co.uk)

### By phone 0800 121 8899

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