

25th March 2020

The following information applies to customers who we have spoken with and have agreed to a payment holiday. **If you are, or are likely to be financially impacted due to COVID-19 and would like to discuss a payment holiday please contact us on 0344 257 0427.**

Depending on your circumstances we may agree to a payment holiday for a period of up to 3 months. This will be effective from your next payment date unless we have advised otherwise.

During this time we will make every effort to ensure that this does not negatively impact your credit record. We will not charge you a fee for arranging this payment holiday.

To confirm, at the end of your payment holiday period your payments will be deferred along with the interest that has been accrued.

If your circumstances change and you are able to make part or all of your mortgage payment, or you would like to discuss alternative arrangements, please contact us on 0344 257 0427 to let us know.

At the end of the payment holiday we will contact you to assess your circumstances and agree a manageable way for you to repay the deferred payments and any interest charges incurred. Options may include the following:

- Collect the outstanding payments and interest over the remaining term of your mortgage.
- Extend the term of your mortgage to allow you more time to make the payments.
- Agree to repay the deferred payments over a period of time less than your mortgage term.

If you have any questions please do not hesitate to contact us. As we are experiencing a high volume of calls our response times may be longer than normal. We appreciate your patience at this time.

For free and impartial money advice, visit the government website:
www.moneyadviceservice.org.uk/