



Coronavirus guidance and support for you

We're mindful it's important for us to keep an ongoing dialogue with you; including providing you with as much information and support as possible to make sure you are being updated with the latest information. Following on from our communication yesterday, on the subject of mortgage payment holidays, we've pulled together the guidance and contact details from some of our top lenders for you.

Lender support information:

Accord:

You need to agree with us any underpayments or payment holiday you want to take. Any agreed reduction or break in your payments will increase the amount of interest we charge you. You should be aware that interest continues to be charged on your mortgage during payment holidays.

If you need further assistance for your mortgage, you can call us on 0345 1200 872.

Barclays:

Worried you can't afford your payments?

If you're concerned that you won't be able to make your mortgage payments, contact us right now to find out about the various ways we can help you.

We've helped thousands of people who have money worries and we're on hand to help you.

Call us on 0800 022 4022 - Lines are open Monday to Friday 8:30am to 5.30pm and Saturday 9am to 1pm.

Coventry Building Society:

Before we make a decision about whether to allow a payment holiday, we'll need to consider your circumstances and the reason for the request. If your payment holiday is approved, interest will continue to be charged to the account during the payment holiday period, which means your balance will increase. We'll recalculate your payments once the payment holiday has finished.

Call us now on 0800 121 8899

Halifax:

As the impact of Coronavirus is felt across the UK, you may be worried about how it could affect you and your home. Your peace of mind is still our top priority, so we've created some extra ways to help, if you need it.

If the Coronavirus has affected your income, you may wish to take a mortgage payment holiday. You can ask to take a break of up to a maximum of three months.

How do I apply for a payment holiday?

You can apply for a payment holiday by submitting our online request. We will then respond back within 2-3 working days via text message to confirm if your payment holiday request has been accepted.

Remember that if you take a payment holiday the amount you owe will go up.

If you don't qualify for a payment holiday but are worried about making your mortgage payments then please call us on 0345 850 3705. We're open Monday-Friday: 8am-8pm Sat: 9am-4pm.

HSBC:

We know many of you are worried about how your finances might be affected by coronavirus (COVID-19).

To help you through these uncertain times, we're working hard to make sure you have the advice and support you need.

For guidance on a range of topics from banking at home to small business support and travel insurance, see below. We've also got answers to lots of your questions on our Coronavirus: frequently asked questions page

And, if you'd like to discuss your financial situation, please contact us on 03457 404 404

Nationwide:

We understand that Coronavirus (COVID-19) is creating challenging times and you may be worried about money.

If you think you'll struggle to make your monthly mortgage payments because of Coronavirus, we can help by offering our members a 3-month payment holiday.

A mortgage payment holiday is a break from paying your mortgage. It won't affect your credit rating, so there's one less thing to worry about.

Apply for a Mortgage Payment Holiday

To support brokers, we also have dedicated pages on both the NFI and TMW websites. This page will include this latest information available, as well as full details relating to the payment holiday process. Here are some useful links:

<https://www.nationwide.co.uk/support/contact-us/call-us>

<https://tmwdirect.co.uk/support/faqs>

<https://www.nationwide.co.uk/support/challenging-times/money-worries>

<https://www.nationwide.co.uk/support/challenging-times/specialist-support>

<https://www.tmwdirect.co.uk/existing-customers/money-worries>

<https://www.tmwdirect.co.uk/existing-customers/specialist-support>

Mortgage general enquiries 03457 30 20 11

NatWest:

Natwest will allow borrowers suffering a sudden loss of income due to the coronavirus to defer mortgage repayments. The RBS/Natwest group says it will allow borrowers to postpone payments for up to three months.

Visit the Natwest website and click on the 'Help' link on the right hand side of the page.

If you are struggling generally financially click on the following link here for more help and support.

Call us on 0800 096 9527

Platform:

Please contact us on 01752 236555 for details of your account. Please note, we can discuss what options are available to you based on your personal circumstances, but cannot advise which is best.

Santander:

Santander has a team of experts on hand to find ways in which we can support customers who have been impacted by the coronavirus (Covid-19). Anyone who has been affected can talk to us on 0800 9 123 123.

For Background:

We look at each customer's situation and will explore ways to support them depending on their specific circumstances.

Support for customers includes the option to defer or reduce repayments that are due.

TSB:

If you've been affected due to coronavirus and you're worried about how this may impact you financially, depending on your circumstances, we could support you.

Customers with a TSB mortgage may apply for a repayment holiday for up to three months. Please contact us to arrange this. This shouldn't impact your credit score.

Repayment holidays are subject to approval. If you take a repayment holiday, you will pay more interest overall.

Get in touch with us for help and support:

Call 0345 835 3380 (UK) +44 (0) 1452 890 225 (abroad)

Monday to Friday 8.30am-7pm, 8.30am to 1pm Saturdays

Virgin Money:

We appreciate you might be worried about the impact of coronavirus on you or your business and wanted to reassure you that we're here to help.

We encourage any of our customers who are experiencing financial difficulties to get in touch with us as early as possible. We would be happy to discuss your situation and how we can help. We can consider a range of options to help our customers including payment holidays and term extensions.

Call us on 0345 602 8301 8am - 8pm Monday to Friday 9am - 1pm on Saturday

We hope that you'll find this useful in light of current developments. We'll continue to keep you informed and supported but please do not hesitate to contact us with any questions that we might be able to help you with.