

**CLIENT(S) AND PROPERTY**

COVID- 19 BUY TO LET  
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**ADVISER**

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**DOCUMENT REFERENCE**

KB-511326VW2VXZ3T  
This reference is shown on each page to allow you to keep printed pages together.

**DOCUMENT CREATED**

26/03/2020 13:13:41

**PROPERTY VALUE (£)**

£1

**LOAN AMOUNT (£)**

£1

**LOAN TERM (YEARS)**

1

**REPAYMENT TYPE**

Repayment Only

**CRITERIA CONSIDERATIONS THAT ASSISTED THE REASON FOR RECOMMENDATION**








- COVID-19 : Mortgage Payment Holidays









**LENDING TYPE**

Buy To Let

**REASON FOR RECOMMENDATION**

Not specified

Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>Yes, but we do need to make sure that solution we offer is right for individual customer's circumstances. As we're dealing with extremely high numbers of calls at this time, we need to ensure we're prioritising the customers who need our help the most, so we'd ask you to call us only if you are having difficulties meeting your next mortgage payment. If you find yourself in financial difficulties because of the impact of Covid-19, and are unable to make your next mortgage payment with us, please talk to us on 0345 848 0225 (for Buy to Let customers only). We can discuss whether options including a payment holiday on your mortgage might be suitable for you, although this will result in you paying back more interest on your mortgage overall. In addition, we are currently waiving all of our late payment fees for mortgage customers.</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>We recognise that some of our customers could experience financial difficulties in the coming weeks due to coronavirus-related disruption. We will work with each customer on an individual basis to assess what help is available to help them manage their finances. We would encourage any customers who think they may be affected to contact us as soon as possible. Existing mortgage customers can contact Al Rayan on: 0808 231 2906</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>We are offering customers the option to reduce or defer mortgages payments for up to 3 months. This means you can pay a lower payment or take a break from payments. You'll need to make up the payments later in your mortgage term and we'll work with you to find the best way to do this. There won't be any impact on your credit rating during the period. Some eligibility criteria will apply. We also have other options available, including making overpayments. If you're able to make an overpayment in the short term you could reduce your monthly payments later on. There are some account terms and conditions and eligibility criteria that apply to this. We can discuss this in more detail if it's an option for you. Existing mortgage customers can contact Aldermore on: 0333 321 1000 (selecting option 2, option 1, then option 4) or mortgage.servicing@aldermore.co.uk.</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>We're aware your Bank of Ireland UK customers may be finding this situation difficult, so we're following UK Finance guidelines and are offering mortgage payment breaks of up to three months to those that need it. This will be available to both residential and Buy to Let mortgage customers. These payment breaks offered by the Bank will not affect customers' credit files at the Credit Reference Agencies. If your customer would like to apply for a payment break, please ask them to fill in and submit a Payment Break Application Form which can be found here <a href="https://www.bankofirelanduk.com/mortgages/existing-customer/coronavirus-support/">https://www.bankofirelanduk.com/mortgages/existing-customer/coronavirus-support/</a> If their payment is due within the next 7 days and they need immediate financial support, please ask them to call us on 0800 1699722*. We are experiencing high call volumes at the moment though, so it may take a while to get to them. Please be aware that you cannot arrange this on behalf of your customer.</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>As a responsible lender, it is crucial that we offer the right support to our customers at this time. We have therefore decided to offer customers who are potentially facing financial difficulty, a number of options to support them through this time. These include Repayment holidays for up to 90 days. We encourage customers to get in contact with us at the earliest opportunity to discuss the most suitable solution. Existing mortgage customer should contact Barclays on: 0800 022 4022</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>At the moment we are speaking to customers on a cases by case basis. Customers should contact us directly if they are worried about their circumstances. Existing mortgage customers should contact Bath Building Society on: 01225 475719</p>
	<p><b>✓ YES WITH CONDITIONS</b></p> <p>With immediate effect, customers who have been IMPACTED by Covid-19 will be offered payment holidays for up to three months on a 'no quibble basis'. This applies to all BM Solutions customers regardless of whether they have a Buy to Let or Residential mortgage. If a customer applies for a payment holiday and is accepted, this will not impact their credit file. We'll recalculate the monthly payments at the end of the payment holiday, and these will increase. The balance owed on the mortgage will increase because the interest which is due each month will be added to the total amount owed, for the duration of the payment holiday. Where we have said customers won't get charged for a missed payment, for customers who are one or more months in arrears and a payment holiday has not been agreed this will however affect their credit file at the end of the month. Payment holidays which are agreed will not impact on the customers' ability to apply for further borrowing or a product transfer in the future. Intermediaries should ask their BM Solutions customer to call 0345 300 2627 Option 5, Option 2, Option 1 (specific to payment holiday). Colleagues in our existing business team will assist with the payment holiday request.</p>

Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p>✔ YES WITH CONDITIONS</p> <p>In accordance with government policy, Bluestone Mortgages will offer a payment holiday of up to three months for eligible customers who are affected by Covid-19, either directly or indirectly. This accommodation is available from 19 March 2020 until 30 April 2020, at which time it will be reviewed. Customers will also be able to continue to make regular or ad-hoc payments to their mortgage during the payment holiday, to allow them to lessen the impact of the increase to the mortgage balance if they are able to. Existing mortgage customers can contact Bluestone on: 0800 368 1833</p>
	<p>✔ YES WITH CONDITIONS</p> <p>The Society is committed to supporting members in financial hardship through these difficult times and will absolutely commit to offering the 3 month payment holiday facility . We are currently looking at how best we implement this operationally and how we communicate with our members .We will be logging all requests and will come back to the member with confirmation as soon as possible.. Existing mortgage customers should contact Buckinghamshire Building Society on: 01494 879517</p>
	<p>✔ YES WITH CONDITIONS</p> <p>We know Coronavirus is leaving some people unsure of whether they're going to be able to rely on their income. If you're concerned about whether you're able to make your mortgage payments please contact us as soon as possible, we have a supportive team who can help you. Contact the team on 0345 601 3344 or take a look at our payment difficulties guide.</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Borrowers who may be experiencing mortgage payment difficulties as a result of Coronavirus should contact us at the earliest opportunity to discuss the range of payment options available. This can be done by completing this form and emailing to mortgages@chorleybs.co.uk. Upon receipt of this the Society will confirm next steps to them.If required, borrowers will be able to take a 3 month payment holiday. During this period, if they wish they will be able to make a nominal payment to their account or the equivalent of interest only by standing order.If the above arrangements are put into place this will not be recorded on the customer's credit file.However, in the scenario that a customer doesn't contact us and misses payments or has payment shortfalls these will continue to be recorded with the credit reference agencies. Existing mortgage customers can contact Chorley on: 01257 235001</p>
	<p>✔ YES WITH CONDITIONS</p> <p>If you've been affected by coronavirus (due to illness or self-isolation) and are worried about what this might mean for you financially, there are things we can do to help. Please get in touch with us as soon as possible so we can discuss your individual circumstances and find ways in which we can support you. The sooner you contact us, the more we can do. Existing mortgage customers can contact Clydesdale on: 0800 121 4203</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Customers who are up to date with their mortgage payments and not currently in financial difficulty can request a 3 month payment holiday if they need help as a result of COVID 19. Customers will self-certify, disclosing that they are impacted by Coronavirus, we will not be asking for any further validation of this. Providing a payment holiday will not attract arrears or adverse Credit data. Once the payment holiday is over, we will look at options to recalculate deferred payments but will contact the client about this. These deferred payments mean that interest will not be collected on their balance (which is not reducing either). Once recalculated, their payment will increase as the balance + interest on the balance not collected during the holiday will be rescheduled over a slightly shorter term. This applies to Residential and Buy to let lending. Contact number for clients affected - 0800 121 8899</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Yes we will support the 3 month payment holiday with each request being considered on a case by case basis. Anyone concerned will need to contact our financial support team as soon as they can by emailing customersupport@darlington.co.uk, titling their email "Payment Holiday" and quoting their name and 8 digit account number in the email. Alternatively, Existing mortgage customers should contact Darlington on: 01325 366366</p>
	<p>✔ YES WITH CONDITIONS</p> <p>We recognise that these are unprecedented and difficult times for our borrowers. For any mortgage members concerned about meeting their mortgage repayments at this time please contact our Mortgage Servicing Team at the earliest possible opportunity to discuss what options are available to you. Existing mortgage customers can contact Dudley Building Society on: 01384 231414</p>

## Lender

## COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✔ YES WITH CONDITIONS

If the situation surrounding coronavirus is affecting your ability to pay your mortgage, please contact us to discuss the options available to you. You can send an email to: [mortgage.service@familybsoc.co.uk](mailto:mortgage.service@familybsoc.co.uk) or call our mortgage team on 03330 140146. We promise to respond as soon as we are able to. We are here to help. <https://familybuildingsociety.co.uk/>



✔ YES WITH CONDITIONS

We understand that recent developments around Coronavirus (COVID-19) will be concerning. Our priority is to look after our colleagues, intermediaries and customers, and we have put in place measures to support our brokers and customers during these challenging times. If you are a Landlord and think you'll struggle to make your monthly mortgage payments specifically because of Coronavirus, we can help you by offering a 3-month payment holiday. If you are concerned about making your mortgage payments during this time you should contact us as soon as possible. You will not need to complete an application; you will just need to self-certify that your income has been either directly or indirectly impacted by Covid-19. You will need to self-certify that your tenant's income has been impacted by Covid-19. Landlords are expected to pass on this relief to their tenants to ensure that they are supported during the Coronavirus crisis. Existing mortgage customers can contact Fleet Mortgages on: 01252 916 800



✔ YES WITH CONDITIONS

We offer payment holidays up to three months to customers for Buy to let and Residential who have or anticipate having payment problems as a result of Covid-19. We do not require evidence but we will have a conversation with each customer to understand their circumstances and explore what the most appropriate solution is. Any payment holiday will not have a negative effect on the customer's credit file. A zero-pay three month payment holiday may not be the most appropriate option. If your clients have any concerns, please direct them to our consumer website - [foundationhomeloans.co.uk](http://foundationhomeloans.co.uk) - where they can find contact details.



✔ YES WITH CONDITIONS

In the current circumstances we remain focused on our customers. We understand that the Coronavirus risk may result in our customers needing additional support and we will look to be as responsive as possible. Specifically, for homebuyers and landlords facing financial difficulty, we will help assess their needs to find a suitable payment strategy, which will include providing a payment holiday, if necessary. In addition, savers facing hardship will be able to access funds deposited in our notice or fixed term accounts at short notice and with no penalty. The above is very much in line with the Bank's existing policies to support customers experiencing issues. We would encourage any customer that is facing financial difficulties to contact us to discuss how we can support them. Existing mortgage customers should contact Gatehouse Bank on: 020 7070 6984 or 020 7070 6981



✔ YES WITH CONDITIONS

While there are many similarities and the requirement to support the market is the same, The buy to let market is different to the residential market in that significant affordability buffers exist like for instance the application of Interest Coverage Ratios to cope with exactly a scenario of temporary rent shortfall. It is also more dependent on whole market funding and a balance needs to be kept between supporting landlords who face unexpected rent shortfalls and ensuring there is continued supply of new mortgages. • We therefore support a 3 month payment holiday being part of the forbearance and pre-delinquency toolkit, but would like to tailor it to the BTL sector by a. establishing a way of evidencing the financial distress over and above some rent arrears and b. continuing to use judgement to make sure that the payment holiday and not another forbearance tool is the right thing for the customer. • We think a moratorium on repossessions for the next 3 months is sensible, and probably what would happen in practice anyway, although we would expect repossession claims to continue to be applied in the market. • In Habitat's capacity as mortgage lender, we are happy to sign up to both a 3 month moratorium on repossessions and payment holidays for any of our customers in financial difficulties.



✔ YES WITH CONDITIONS

We will work with every borrower during these difficult times to support them through their mortgage payments. We have a range of forbearance measures including interest only and payment holidays, which will be discussed on a case by case basis with each borrower. As always we urge borrowers to contact us as soon as possible in the event of difficulty to ensure the best solution is put in place. Existing mortgage customers can contact Hanley Economic Building Society on: 01782 255 000



✔ YES WITH CONDITIONS

We encourage you to contact us and we will offer as much support as we can, and provide payment relief where possible. You can contact us by calling our Mortgage team on 01582 463133.

## Lender

## COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✔ YES WITH CONDITIONS

We expect the COVID-19 disruption to continue for some time and we are aware that our borrowers may be financially impacted. If you are experiencing or foresee any financial difficulties, our advice is to get in touch with us as soon as possible using our website. We will look at every customer's situation on an individual basis to determine what solutions we can offer. Please visit the Society's website using this link to speak to us. <https://www.hrbs.co.uk/contact/>



✔ YES WITH CONDITIONS

For existing customers, if you are impacted financially by Coronavirus (COVID-19) and have any concerns, please contact us and we will seek to offer help and advice with any queries you may have. Contact our Lending Support team on 0800 138 9109.



✔ YES WITH CONDITIONS

If our buy to let mortgages clients are facing difficulty, we encourage them to get in touch as soon as possible. InterBay Commercial will support buy to let customers that are experiencing issues with their finances as a result of Covid-19, including a payment holiday of up to three months. Existing mortgage customers can contact InterBay Commercial on: 03458 787000 (select option 3 then option 1)



✔ YES WITH CONDITIONS

Affected borrowers who are up to date with their mortgage payments and seeking a mortgage payment holiday are asked to complete and return our self-certification request form by post or by email to [paymentqueries@ibs.co.uk](mailto:paymentqueries@ibs.co.uk) (we suggest using secure email where possible). Agreed arrangements will not be reported to credit reference agencies. Please note borrowers who are already in a payment shortfall or arrears will need to contact us in the first instance to discuss the options available. To get in touch with our mortgage payments team please call us on 0330 123 0773 or email us at [paymentqueries@ibs.co.uk](mailto:paymentqueries@ibs.co.uk).



✔ YES WITH CONDITIONS

If you are currently up to date with your mortgage payments, you or your family are affected by Covid-19 and you're struggling to pay your mortgage, then a payment holiday or other appropriate option will be made available to you; however, it is important that you speak to our team and formally agree the best option for you



✔ YES WITH CONDITIONS

We have agreed to support customers who are facing difficulties, as a direct result of COVID-19. Customers will need to contact Kent Reliance to discuss on what basis they are experiencing difficulties. We will then be able to explain the process and impact of a potential payment holiday, agreeing the right course of action to ensure we are working closely with our customers. Existing mortgage customers can contact Kent Reliance on: 0345 671 7274



✔ YES WITH CONDITIONS

Landbay wants to support customers who are facing difficulties, as a direct result of COVID-19. Existing mortgage customers will need to contact our servicing team to discuss their circumstances. We will then be able to explain the process and impact of a potential payment holiday and agree the right course of action. Existing mortgage customers can contact the servicing team on 03300536825 - <https://landbay.co.uk/contact-us> "



✔ YES WITH CONDITIONS

We have a number of options that can help anyone experiencing financial difficulties and will work with borrowers to agree a solution that meets their circumstances. We assess each case individually and you can find more information and contact numbers in the 'Repayment difficulties' guide our website: [www.leedsbuildingsociety.co.uk/mortgages/payment-difficulties/](http://www.leedsbuildingsociety.co.uk/mortgages/payment-difficulties/) Existing mortgage customers can contact Leeds Building Society on: 0345 050 5075



✔ YES WITH CONDITIONS

If your mortgage customers have been financially impacted by Coronavirus and they are worried about how they are going to pay their mortgage, please ask them to contact us. We're here to help with a range of available options: Agree a payment holiday of up to three months as outlined in the Chancellor's address on Tuesday, 17 March 2020. Agree a reduction on the monthly payments for three months. Extend the term of the mortgage to reduce the monthly payments. Change the way they make their payment or the date of the direct debit. Together we can review their individual circumstances to find a solution that is right for our customers. Call us 0800 783 0847 Email us at [leeksupport@leekunited.co.uk](mailto:leeksupport@leekunited.co.uk)

## Lender

## COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✔ YES WITH CONDITIONS

We have no wish to see tenants lose their homes as a consequence of the COVID-19 outbreak, and we encourage every landlord who has a loan with LendInvest to act responsibly both toward their tenants and towards their mortgage commitments. If any landlord with a LendInvest mortgage believes they will have genuine difficulties making their payments to us as a result of COVID-19 impact on their tenants, they should contact us by ringing or emailing 0203 846 6880 / servicing@loans.lendinvest.com. We will discuss their individual circumstances, part of which will include understanding what other resources they may have available to pay the mortgage. We will then ascertain the best way in which to exercise forbearance, if appropriate. Where a borrower is excused from making a payment in any one month, missed payments will be added to the borrower's outstanding balance and will attract interest at the relevant account rate.



✔ YES WITH CONDITIONS

The Society understands that some of its borrowers may find themselves in financial difficulty as a result of issues associated with Coronavirus. We would encourage any borrower who is experiencing difficulties to contact us as soon as possible. To support borrowing members, whether they are impacted directly or indirectly by Coronavirus, Mansfield Building Society like many other mortgage lenders will consider offering a payment holiday for up to 3 months to those members who are up to date with their mortgage payments and are experiencing issues with their finances as a result of Coronavirus. This may not be the right solution for you and so any member who is concerned about their current financial situation should get in touch with us at the earliest possible opportunity to discuss what options may be suitable for them. The Society's friendly and experienced staff will look to understand each customer's individual circumstances on a case by case basis to help you reach the most appropriate solution. Please contact us on 0800 092 8564 or 01623 676344 for advice or support, or by e-mail to mortgages@mansfieldbs.co.uk.



✔ YES WITH CONDITIONS

Market Harborough Building Society has Mortgage Specialists on hand to offer assistance if customers are being affected by COVID-19 (Coronavirus) and are concerned about making forthcoming mortgage payments. The Society can offer various potential solutions and encourage customers to contact us directly and discuss options available to them based on their individual circumstances. Existing mortgage customers can contact MHBS on: 01858 412610



✔ YES WITH CONDITIONS

We recognise that the coronavirus outbreak will cause significant financial difficulty for many people. Existing customers should get in touch and we can explain the process. Existing mortgage customers can contact Masthaven on: 0207 036 2012



✔ YES WITH CONDITIONS

We understand that some customers may be worried about the effect that contracting the Coronavirus (COVID-19) could have on their finances, for example due to a drop in income as a result of contracting the virus or because of the measures imposed to stop it spreading. If you have any concerns about how this could affect you and your mortgage, please click here to read the leaflet produced by the Building Societies Association and National Debtline or please get in touch on 01664 414141.



✔ YES WITH CONDITIONS

In line with the announcement from UK Finance, customers with a Metro Bank mortgage will be able to request a three month repayment holiday where they are experiencing issues with their finances as a result of coronavirus. Under usual circumstances we would assess the customer's financial situation and ask them to provide information so that we can consider what forbearance options may be the most suitable. We recognise that these are exceptional circumstances and we want to support our customers, so we are not asking them to provide proof in order for us to consider a repayment holiday. We only ask that they call us so that we can discuss their situation and how we can support them. This measure covers residential mortgages and buy-to-let mortgages for landlords whose tenants are experiencing difficulty due to coronavirus. Customer who are already in arrears may not be eligible for a payment holiday, but there are other ways that we can support them so we encourage them to get in contact. Existing mortgage customers can contact Metro bank on: 0345 319 1200

## Lender

## COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✔ YES WITH CONDITIONS

If your income has been impacted by Coronavirus and you know you are not going to be able to make your monthly mortgage payments, we can offer our existing mortgage customers a 3 month payment holiday. You can apply for a mortgage payment holiday if: Your ability to pay your mortgage has been affected by Coronavirus. You're up-to-date with all your monthly mortgage payments. You have consent from everyone named on the mortgage. A mortgage payment holiday only means a break of up to 3 month from your mortgage payments, and you will need to make up these payments through the term of your mortgage. Payments to both capital and interest are suspended during the agreed period and interest will continue to accrue during the holiday period. Payments are recalculated at the end of the holiday period to repay the new balance over the remaining term. There is currently no facility for an Interest Only Switch process for customers on Capital and Interest mortgage contracts. Customers can apply for a payment holiday online on [https://customerforms.natwest.com/apps/secure/applicationforms\\_dda/asp/form.asp?appid=126](https://customerforms.natwest.com/apps/secure/applicationforms_dda/asp/form.asp?appid=126) Existing mortgage customers can contact Natwest on: 0345 302 0190



✔ YES WITH CONDITIONS

We know you may be worried about being impacted financially due to coronavirus (COVID-19), and we want to support you. We have put a range of measures in place to help support you if you're experiencing financial difficulties as a result of the outbreak including payment holidays on Mortgages, and Loan deferral for up to three months. Please contact us for more information. Existing mortgage customers can contact Natwest International on: +44 (0) 1624 632323



✔ YES WITH CONDITIONS

We are open for business but please bear with us as we adapt to the impact of Covid19 (Coronavirus) The Society is monitoring the outbreak of Covid19 (Coronavirus) closely to ensure we are taking the necessary steps to protect our colleagues, maintain our services and support our customers. We expect the Covid19 disruption to continue for some time and although the effects should be temporary, we are aware that our borrowers may be financially impacted. To support borrowing members, whether they are impacted directly or indirectly by the Covid-19, Newbury Building Society like many other mortgage lenders will offer a payment holiday for up to 3 months to those members who are up to date with their mortgage payments and are experiencing issues with their finances as a result of the Covid-19. There are other solutions available. Please refer to the information provided to borrowers on our website. Please bear with us Due to the impact of Covid19, our Customer Service Teams in branches and head office are experiencing higher than normal volumes of calls and transactions. We would like to thank you for your patience and will deal with enquiries as soon as we can. In these difficult times, we remain focused on providing you with the excellent service and support you have come to expect of us, and we thank you for your continued loyalty. Our Helpdesk remains open and the team is contactable to help with any mortgage cases you may have. Please continue to check [www.newbury.co.uk](http://www.newbury.co.uk) for the latest updates. Existing mortgage customers can contact Newbury Building Society on: 01635 555 700



✔ YES WITH CONDITIONS

In line with the package of financial support announced by the Chancellor of the Exchequer, we are committed to support customers who experience difficulty with mortgage payments as a result of coronavirus. This includes payment holidays for a minimum of three months. Please advise borrowers to email: [mortgage.support@newcastle.co.uk](mailto:mortgage.support@newcastle.co.uk) or call our helpline number on: 0345 702 3083. Lines are open from 9am to 6pm Monday to Thursday, and 9am to 5pm on Fridays.










✔ YES WITH CONDITIONS

We have a number of existing measures in place for customers experiencing difficult circumstances. If you're specifically worried about meeting your mortgage payments, we can offer a variety of solutions, including payment holidays. We do need to make sure that any solution we offer is right for the individual customer's circumstances. Due to extremely high call volumes we are only able to speak to customers in the most vulnerable situations, and who cannot make their next mortgage payment. If you can make your next mortgage payment please allow those who need emergency help to receive it. Please call us again when you are facing immediate difficulty. Lines are open Monday-Friday 9am-5pm. The number you need to call us on is 0800 953 0063.










✔ YES WITH CONDITIONS

If you've been affected by Coronavirus, due to illness, self-isolation or any other factor, and are worried about future payments, there are ways we can help. Here are some of the support options available for mortgage customers; Change the way you make your payments, or the date you pay them on Agree on reduced payments for a period Arrange a new payment plan to help you through this difficult period Look to increase your mortgage term to a longer period of time (reducing your monthly payments). A mortgage holiday of up to three months, as outlined in the Chancellor's statement on March 17th - those interested in this option should contact [paymentholiday@thenottingham.com](mailto:paymentholiday@thenottingham.com) and the team will be in touch to assess your eligibility For all other payment difficulty queries, contact our Customer Support Team and they will go through your individual circumstances and discuss the best options to help. Email [collections@thenottingham.com](mailto:collections@thenottingham.com) and request a call back. Existing mortgage customers can contact The Nottingham on: 0115 956 4670

Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p>✔ YES WITH CONDITIONS</p> <p>Please contact <a href="mailto:finance@octanecapital.co.uk">finance@octanecapital.co.uk</a> to discuss your specific case. Existing mortgage customers can contact Octane on: 0345 222 9009</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Pepper Money will be able to consider a payment holiday of up to 3 months subject to the customers individual circumstances. These are unprecedented times and at Pepper Money we will want to understand the real cause of the actual or anticipated financial difficulty and then discuss potential options with the customer. Intermediary FAQ's - <a href="https://www.pepper.money/intermediary/resources/knowledge-centre/covid-19-update">https://www.pepper.money/intermediary/resources/knowledge-centre/covid-19-update</a> We recommend existing customers contact us directly for us to understand their individual circumstances so we can establish the right course of action for them. In the first instance, please view our designated FAQ page . However, if there are further questions or queries please do not hesitate to contact us using the following email address: <a href="mailto:customerservice@pepper.money">customerservice@pepper.money</a> Existing mortgage customers can contact Pepper on: 03333 701 102</p>
	<p>✔ YES WITH CONDITIONS</p> <p>One of the ways we are helping is to offer customers impacted by coronavirus a mortgage payment holiday for up to 3 months. We don't apply penalties for missed payments and a payment holiday won't have any adverse impact on your credit status. If you need a Payment Holiday, please send us an email including the following information: Name, Postcode and house number, Lender, Length of payment holiday (up to 3 months) Please include Reason: Loss of employment, Self-employed - business impact, Reduced hours, Illness/Self Isolating, Child care reasons, Other. If you have a Co-operative Bank or Britannia mortgage, please email; <a href="mailto:britanniacollections@co-operativebank.co.uk">britanniacollections@co-operativebank.co.uk</a> If you have a Platform, Mortgage Agency Services or Verso mortgage, please email; <a href="mailto:opt.plymouth@wmsl.co.uk">opt.plymouth@wmsl.co.uk</a> Existing mortgage customers can contact Platform on: 08000 288 288</p>
	<p>✔ YES WITH CONDITIONS</p> <p>We're aware your Post Office Money customers may be finding this situation difficult, so we're following UK Finance guidelines and are offering mortgage payment breaks of up to three months to those that need it. This will be available to both residential and Buy to Let mortgage customers. These payment breaks offered will not affect customers' credit files at the Credit Reference Agencies. If your customer would like to apply for a payment break, please ask them to fill in and submit a Payment Break Application Form which can be found here <a href="https://www.bankofirelanduk.com/mortgages/existing-customer/coronavirus-support/">https://www.bankofirelanduk.com/mortgages/existing-customer/coronavirus-support/</a> If their payment is due within the next 7 days and they need immediate financial support, please ask them to call us on 0800 1699722*. We are experiencing high call volumes at the moment though, so it may take a while to get to them. Please be aware that you cannot arrange this on behalf of your customer.</p>
	<p>✔ YES WITH CONDITIONS</p> <p>As you may expect we are receiving a large number of enquiries relating to mortgage payments as a result of Covid-19. These are unprecedented times and our Collections Department is dealing with these enquiries as quickly as they can. Please bear with us; we will endeavour to respond to calls and emails as soon as possible. If you would prefer us to call you back, please email your mortgage account number to <a href="mailto:collectionsenquiries@precisemortgages.co.uk">collectionsenquiries@precisemortgages.co.uk</a> and we will contact you as soon as possible. Please only email your mortgage account number and no other personal data. Alternatively, if you do wish to call us, you can contact us on 0800 781 8558. Please note that there are a number of options available, including payment holidays. Note that in accordance with the guidance issued by the Credit Reference Agencies, the account status reported on credit files will be recorded as either 'O' or 'U'. This classification seeks to preserve the borrowers credit record during the payment holiday period. If a customer takes a Covid-19 related payment holiday it will not stop them getting a product transfer in the future if they otherwise would have qualified for one. Please also note that if your payment is not due within the next 5 days, please call back at a later time to allow us to deal with the customers payments who are due.</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Buy-to-let borrowers will be eligible for a payment holiday of up to three months if their tenants have lost income due to the impact of coronavirus. In those circumstances, we would expect landlords to pass on the benefit of the payment holiday to their tenant. Customers should contact - <a href="mailto:arrearsreferrals@principality.co.uk">arrearsreferrals@principality.co.uk</a> Existing mortgage customers can contact Principality on: 0330 333 4000</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Any Saffron customers directly affected should contact the customer services team as soon as they can, in confidence, on 0800 072 1100 and select Option 2 then 2, or visit the Saffron Building Society website.</p>



Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p>✔ YES WITH CONDITIONS</p> <p>We've launched a new online form on <a href="https://mortgagesignup.santander.co.uk/onlinecredential/mortgage-holiday">santander.co.uk</a> to allow existing residential and Buy to Let customers who are impacted by coronavirus to apply for a mortgage payment holiday. This is the quickest and easiest way for a customer to apply and is currently available to customers who are not in arrears and pay by Direct Debit. Please encourage clients to apply online wherever possible - <a href="https://mortgagesignup.santander.co.uk/onlinecredential/mortgage-holiday">https://mortgagesignup.santander.co.uk/onlinecredential/mortgage-holiday</a>. Alternatively, existing mortgage customers can contact Santander on: 0800 783 9738</p>
	<p>✔ YES WITH CONDITIONS</p> <p>If you are having difficulty paying your mortgage as a result of the coronavirus outbreak, please contact our mortgage team to discuss your options. You can email us at <a href="mailto:homortgages@scotbs.co.uk">homortgages@scotbs.co.uk</a> Existing mortgage customers can contact Scottish Building Society on: 0345 600 4085</p>
	<p>✔ YES WITH CONDITIONS</p> <p>At Shawbrook we are committed to supporting all of our customers, not least those experiencing difficulties as a result of the current situation. We will provide whatever support we can to help them through this period. As always, every customer case will be considered on its own merit and we encourage those with concerns to get in touch as early as possible via the contact details below. Existing mortgage customers can contact Shawbrook Bank on: 0345 600 7681</p>
	<p>✔ YES WITH CONDITIONS</p> <p>If your clients with a Skipton mortgage are concerned about making repayments as a result of the current Coronavirus situation, we're here to support them. We're currently experiencing a high number of calls, which might be making it difficult for your clients to get in touch, so we've set up a dedicated email <a href="mailto:PaymentHolidayRequests@skipton.co.uk">PaymentHolidayRequests@skipton.co.uk</a> for customers to contact us and request a call back. Within the email please ensure your client provides their mortgage account number and the best number for us to contact them on. This means they won't have to wait in a queue. Once a call back has been requested, we'll be in touch as soon as we can to discuss their individual circumstances, which will include the option of providing a mortgage payment holiday of up to three-months for any residential or BTL mortgages. In the meantime, we are asking our mortgage customers to leave their Direct Debit in place if they have sufficient funds to cover their regular monthly payment. They can also make a payment by bank transfer using our bank details, which you can find on our <a href="#">Ways to pay your mortgage page</a>. First and foremost, we're here to support you and your clients, but please remember our people are also affected by the current situation, so we thank you for your patience and understanding during this unprecedented time. Existing mortgage customers can contact Skipton on: 0345 850 1711</p>
	<p>✔ YES WITH CONDITIONS</p> <p>If your clients with a Skipton mortgage are concerned about making repayments as a result of the current Coronavirus situation, we're here to support them. We're currently experiencing a high number of calls, which might be making it difficult for your clients to get in touch, so we've set up a dedicated email <a href="mailto:PaymentHolidayRequests@skipton.co.uk">PaymentHolidayRequests@skipton.co.uk</a> for customers to contact us and request a call back. Within the email please ensure your client provides their mortgage account number and the best number for us to contact them on. This means they won't have to wait in a queue. Once a call back has been requested, we'll be in touch as soon as we can to discuss their individual circumstances, which will include the option of providing a mortgage payment holiday of up to three-months for any residential or BTL mortgages. In the meantime, we are asking our mortgage customers to leave their Direct Debit in place if they have sufficient funds to cover their regular monthly payment. They can also make a payment by bank transfer using our bank details, which you can find on our <a href="#">Ways to pay your mortgage page</a>. First and foremost, we're here to support you and your clients, but please remember our people are also affected by the current situation, so we thank you for your patience and understanding during this unprecedented time. Existing mortgage customers can contact Skipton International on: + 44 (0) 1481 712279.</p>
	<p>✔ YES WITH CONDITIONS</p> <p>We recognise that these are unprecedented and difficult times for customers. This is why we are offering customers who are up to date with their mortgage payments and impacted by COVID-19 the ability to self-certify if they need help. Should the customer wish, the lender could conduct a full assessment of their finances. It's therefore important that customers who believe they may be impacted by COVID 19, either directly or indirectly, contact us at the earliest possible opportunity to discuss if the payment holiday is a suitable option for them. Existing mortgage customers can contact Stafford Railway Building Society on: 01785 223212</p>
	<p>✔ YES WITH CONDITIONS</p> <p>Any customer experiencing financial difficulties should contact the Society on 0800 783 2367 to discuss both their personal situation and the options that may be available to them.</p>

## Lender

## COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✔ YES WITH CONDITIONS

Yes The Mortgage Lender have a dedicated Covid-19 hotline 0344 257 0427 for customers who will be unable to make their next payment. We ask that only customers who are concerned about making their next mortgage payment contact us so we can help those most in need. A payment holiday can be granted to customers who are impacted directly or indirectly by the Covid-19 outbreak a payment holiday of up to 3 months.



✔ YES WITH CONDITIONS

Yes. If your client thinks they'll struggle to make their monthly mortgage payments because of Coronavirus, we can help them by offering our customers a 3-month mortgage payment holiday. A mortgage payment holiday is a break from paying their mortgage. It won't affect their credit rating, so there's one less thing for them to worry about. Your client can apply for a mortgage payment holiday if: Their finances have been affected by Coronavirus They're up to date with their monthly mortgage payments (If they're already behind on their mortgage payments, our Money Worries page can help) Have consent from everyone named on the mortgage. It's important to remember that a mortgage holiday is a temporary break from their mortgage payments, to help them through these uncertain times. There are a few things to consider before applying for a mortgage payment holiday, to make sure it's right for their situation: When the payments start again after the payment holiday, they'll be recalculated and may increase, as a result of the previous payments due being added to their mortgage balance. The total amount of interest they pay over the term of their mortgage will increase. Customer will not be able to switch their mortgage to one of our other products whilst on a payment holiday. If they want to switch soon, please arrange their switch before they request a payment holiday. Where we can, we'll start their payment holiday from their next payment. If their next payment is in the next few days, their payment holiday may start the following month. We'll confirm the details when we write to them confirming their payment holiday, this will be within 5-7 working days from submitting their application. To request a payment holiday, your client should email us at [SLPaymentholiday@nationwide.co.uk](mailto:SLPaymentholiday@nationwide.co.uk) and include the following information: Name: Mortgage account number: Mortgaged property address: We also need them to state the following: I confirm I am in financial difficulty. I confirm I am affected by Coronavirus. I confirm I understand when my payments start again, my mortgage payments and interest may increase. I confirm I have consent from everyone named on the mortgage. I confirm I'm happy for TMW to reply to me by email. Existing mortgage customers can contact The Mortgage Works on: 0345 607 30 21



✔ YES WITH CONDITIONS

Yes, for BTL and Resi. Self-certification of their need for help (payment holiday) will be accepted as long as the customer is currently up to date with their mortgage payments. Customers who prefer to go through a proper assessment to find a more suitable solution such as reduced monthly payments or interest only, are encouraged to contact us directly to consider their situation on an individual basis. If a customer successfully arranges a payment holiday their credit score will not be impacted Existing mortgage customers can contact The Tipton on: 0121 557 2551





















✔ YES WITH CONDITIONS























If you are able to maintain your mortgage payments, you should continue to do so. However, if you have been financially impacted by COVID19 and this is impacting your ability to meet your monthly mortgage payment, then you are able to request a payment holiday up to a maximum of 3 months as long as you are currently up to date with your mortgage repayments without any impact on your credit file. If you are currently in arrears, please contact our financial difficulty team on 0345 835 3374 (open 8am - 7.30pm weekdays and 8am - 12.30pm Saturday), who will be able to support you with alternative treatments. If you choose to take a payment holiday you will need to be aware that the interest usually charged within your monthly payments will be added to the balance of the mortgage. Your account will be re-calculated at the end of the instalment break and written confirmation will be sent out approximately 2 weeks before your payments are due to restart. The payment will be calculated at that time using your higher balance and spread throughout the remaining term. Switching to a new mortgage deal is not permitted during a payment holiday.



✔ YES WITH CONDITIONS

If your income has been impacted by Coronavirus and you know you are not going to be able to make your monthly mortgage payments, we can offer our existing mortgage customers a 3 month payment holiday. You can apply for a mortgage payment holiday if: Your ability to pay your mortgage has been affected by Coronavirus. You're up-to-date with all your monthly mortgage payments. You have consent from everyone named on the mortgage. A mortgage payment holiday only means a break of up to 3 month from your mortgage payments, and you will need to make up these payments through the term of your mortgage. We need you to send an email to us at [mortgage-paymentholiday@ulsterbank.com](mailto:mortgage-paymentholiday@ulsterbank.com) providing the key information we need to review and process your request. Please ensure you include all the following information within your email: All mortgage account numbers for which you are seeking a payment holiday Your full name (including any middle names) Property address details for the mortgage number(s) provided Please confirm if all your mortgage payments are up to date How many months payment holiday are you looking for (1, 2 or 3) From the start of which month would you like the payment holiday to commence Alternatively, existing mortgage customers can request a call back on: <https://digital.ulsterbank.co.uk/personal/mortgages/manage-your-ulster-bank-mortgage.html>

Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p> YES WITH CONDITIONS</p> <p>Yes, Vernon will consider granting a 3 month payment holiday during the Covid-19 outbreak. They will consider this is a customer is experiencing financial difficulty directly or indirectly as a result of the virus. No fee is applicable. The missed payments will be capitalised on Capital and Interest, the term will be increased on Interest Only. Mortgage Payment holidays will not affect credit score. We generally won't accept an application for a payment holiday if the customer is already in arrears. There are other forbearance measures available and these will be discussed with clients on a case by case basis. Existing mortgage customers can contact Vernon Building Society on 0161 429 4303</p>
	<p> YES WITH CONDITIONS</p> <p>We recognise these are worrying times for many people and we are committed to supporting our customers as much as we possibly can. Your peace of mind is our top priority. Belmont Green (Vida Homeloans) has a well-established forbearance policy in place to assist vulnerable customers. We will use this policy to support customers affected by the COVID-19 epidemic to ensure a fair customer outcome in each case. We will consider each case on its individual merits, to ensure we get the best tailored outcome for each customer. We will carry out a full assessment before considering the appropriate measures needed. We can reassure our customers we will be doing all we can to ensure we achieve a fair outcome for them, based on their own individual situation. For customers wanting to discuss their specific circumstances we have a Mortgage Servicing Team that can be contacted on 0344 8920155. Please note that due to the challenging times that we currently face, we're dealing with a much higher volume of calls than normal. So that we can support those in the most vulnerable situations, we ask that you only call at the present time if your enquiry is urgent.</p>
	<p> YES WITH CONDITIONS</p> <p><a href="https://uk.virginmoney.com/virgin/mortgage-payment-holiday/">https://uk.virginmoney.com/virgin/mortgage-payment-holiday/</a> - Please complete this form if you are experiencing financial difficulties due to the current coronavirus situation, and would like to arrange a mortgage payment holiday. We'll take a look at your request and come back to you over the next week to confirm when your mortgage payment holiday will start. Our contact centres are extremely busy at the moment, so completing this form to request a mortgage payment holiday is the fastest way for it to be put in place for you. Existing mortgage customers can contact Virgin on: 0345 602 8301</p>
	<p> YES WITH CONDITIONS</p> <p>If you have been affected by the Coronavirus (Covid-19), flooding caused by recent storms, or the airline Flybe going into administration we understand that this could be a worrying time for you. Please contact us if you are having payment difficulties, we will support you as much as reasonably possible. Existing mortgage customers can contact Zephyr Homeloans on: 0370 707 1896</p>
	<p> REFER TO LENDER</p> <p>We will support our clients and work with them to find the best solution should they be facing any difficulties as a direct result of COVID-19. This will be looked at on a case by case basis with a full assessment being taken out to determine what the best approach for that individual will be. Existing mortgage customers can contact Keystone's mortgage servicing team on 0345 877 8913.</p>
	<p> INFORMATION</p> <p>The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Bank of China UK on: 0800 389 5566</p>
	<p> INFORMATION</p> <p>The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Canada Life on: 0345 606 0708</p>
	<p> INFORMATION</p> <p>Currently, we only have arrangements in place for Residential, Owner-Occupied mortgages. We are currently formulating our criteria and policy for BTL. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Castle Trust on: 0800 652 0008</p>
	<p> INFORMATION</p> <p>The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Ecology Building Society on: 01535 650 770</p>

Lender	COVID-19 : MORTGAGE PAYMENT HOLIDAYS
	<p> INFORMATION Currently, we only have arrangements in place for Residential, Owner-Occupied mortgages. We are currently formulating our criteria and policy for BTL. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Furness on: 0800 988 1551</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Hampshire Trust Bank on: 020 7862 6244.</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Kingdom Bank on: 0115 921 7250</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact The Loughborough Building Society on: 01509 631952 or email mortgages@theloughborough.co.uk.</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing customers can contact The Marsden on: 01282 440500</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Monmouthshire Building Society on: 01633 844 370</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Ortus Secured Finance on: 02036375056</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Paragon on: 0345 849 4060</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Paragon on: 0345 849 4060</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact State Bank of India UK on: 0800 532 532 (if you are calling from within the UK), or +44 207 454 4338 (if calling from outside the UK).</p>
	<p> INFORMATION The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released. Existing mortgage customers can contact Together on: 0161 451 3153</p>

