



Dear Valued Customer,

### Further Information on your Emergency Payment Freeze

We are writing to provide you with further information on your temporary emergency payment freeze and answers to frequently asked questions.

#### Will my Credit File be impacted?

**No. The emergency payment freeze is for a temporary period only.**

- **During the freeze period we will not report any missed payments as arrears.** If your account was already in arrears at the point the freeze was agreed, the same level of arrears will continue to be reported on your Credit File throughout the freeze period. If any improvements are made as you are able to clear arrears, this will also be reported.
- As your contracted term remains the same, **to ensure your credit file is not adversely affected when the payment freeze comes to an end, it is important that you catch up on any arrears where you can afford to do so** or, if you cannot catch up, that you continue making your regular payments until the loan is repaid - even if this takes you beyond the term of your loan agreement.
- **We will not default any customer at the credit bureau as a result of COVID-related arrears** provided that after the temporary freeze they recommence payments, where possible.

#### Why have I received an arrears notice?

- We may be required to send you statutory arrears notices as a result of the arrears arising during the freeze. These are documents **we must send to all customers as it's required by the Credit Consumer Act.** However, in the event you receive such a statutory notice and have agreed an emergency payment freeze with us then you may safely ignore it and do not need to contact us upon receipt of such a letter.

#### What happens at the end of the freeze period?

- We will contact you to discuss your personal circumstances including any continuing difficulties resulting from COVID-19 and look at the repayment options available to you.
- Where appropriate, **we can agree an affordable repayment plan designed to help you repay your loan in a manageable way.** You should try to repay within the remaining contracted term, however we recognise this may not be possible for you and so, provided you have recommenced regular payments, we will not treat the inability to pay us within the term of the contract as a default.

We wish you and your families all the best, stay safe.  
Loans at Home

Please contact us by emailing [customerservice@loansathome.co.uk](mailto:customerservice@loansathome.co.uk) or call us on **0800 011 4490** for any further queries.



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