



Coronavirus Update - Loans at Home

Dear Customer,

We are writing to update you on the action Loans at Home continues to take to respond to the Coronavirus situation. We fully appreciate the impact it may be having on you, our valued customer. You may find your situation impacted due to any of the following:

- you or someone you care for is sick
- you need to self-isolate
- you work in a sector that has been or is likely to be hit by the economic disruption caused by the virus

You will be aware that the situation has required all organisations to work differently and we are doing everything we can to maintain our service to you whilst at the same time minimising any risk to you and your agent. If you are able to make payments using an alternative to cash you can do this by contacting your agent or our Customer Relationship Centre on 0800 011 4490.

Experiencing financial hardship as a result of Coronavirus?

The Financial Conduct Authority has recently published further guidance in relation to payment deferrals and has extended the period for which we can offer deferrals to any of our customers who are suffering financial difficulties as a direct impact of the Coronavirus. You may be eligible for an emergency payment freeze in the following circumstances:

- If you have not yet had a deferral, you will be eligible to apply for one of up to 26 weeks in total
- If you currently have a deferral, you will be eligible to apply for a further one, as long as the total combined length of the deferral period doesn't exceed a maximum of 26 weeks in total
- If you have previously had a deferral of less than 26 week you will also be eligible to apply for a further deferral as long as the combined deferral period doesn't exceed 26 weeks in total
- If you have already had 26 weeks of deferral you will not be eligible for a further one. Instead, we will provide tailored support appropriate to your circumstances

If you are experiencing financial hardship and want to apply for a deferral please contact your agent, our Customer Relationship Centre at customerservice@loansathome.co.uk or call us on our free phone number 0800 011 4490. The Customer Relationship Centre can request a local manager to get in touch if you prefer. Our goal is to do our best to support you by agreeing an appropriate solution to help you through this difficult time.

Please remember, at Loans at Home we do not charge any additional fees and always aim to work with customers who encounter genuine financial difficulty - we want to reach a solution that works

for all parties without creating additional stress or anxiety, so please do not hesitate to contact your agent or the Customer Relationship Centre if you find yourself in this position.

If you are experiencing any form of vulnerability, please also speak to us so we can offer you the most appropriate options for your circumstances.

There are also a number of free, independent organisations which can help you if you find yourself in financial difficulties, worried about debt or simply need advice on ways to manage your money more effectively. You can contact the following organisations who offer free debt advice:

- **StepChange Debt Charity - 0800 138 1111**
- **National Debtline - 0808 808 4000**

You can find out more about the virus, the symptoms and advice here:

www.nhs.uk/conditions/coronavirus-covid-19

Further updates on our actions are available on our website, you can access these on our dedicated webpage www.loansathome.co.uk/coronavirus-update

Thank you in anticipation of you continuing to bear with us in these difficult times so we can, in turn, continue to provide you with the best service possible.

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

Davie Thompson (CEO) and the Loans at Home team.