



*Dear Valued Customer,*

## Emergency Payment Freeze coming to an end

As your emergency payment freeze is due to come to an end, we want to explain what will happen. If we have not heard from you, we will attempt to contact you to discuss your personal circumstances including any continuing difficulties resulting from COVID-19 and look at the options available to you. If we have not been able to contact you and discuss your current circumstances please contact your agent or business manager as soon as is possible.

### No longer impacted by Covid-19

If you are no longer impacted by COVID-19, we will remove the emergency payment freeze from your account and the full contractual weekly payments will be due. Please discuss with your Agent / Business manager the alternative ways in which you can make payments.

### What will happen to my credit file?

As you are aware, during the emergency payment freeze period we did not report any missed payments as arrears. If your account was already in arrears at the point the emergency payment freeze was agreed, the same level of arrears continued to be reported on your Credit File throughout that period. When the emergency payment freeze ends the reporting will recommence with any arrears, as at the start of the emergency payment freeze.

### Still impacted by COVID-19?

We can work with you to understand your circumstances and look at the options available:

- If it is your first EPF that is ending, you may be eligible for an extension.
- We will work with you and offer you bespoke solutions, dependent on your circumstances to ensure we reach the best solution for you. Contact your Agent / business manager to discuss alternative options available to you.
- If you'd rather talk to someone else about debt or money worries, [National Debt Line \(www.nationaldebtline.org\)](http://www.nationaldebtline.org) and [StepChange \(www.stepchange.org\)](http://www.stepchange.org) are specialist debt charities and offer free impartial advice. Alternatively, your local Citizens Advice Bureau are also on hand to provide expert support on a wide range of financial issues.

### What will happen if we are unable contact you?

If no contact can be made, we will end your emergency payment freeze if we are unable to make contact within three weeks after the end date and recommence standard reporting to the credit reference agencies. As you are aware, during the emergency payment freeze period we did 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 continued to be reported on your Credit File throughout the freeze period. When the emergency payment freeze ends the reporting will recommence with any arrears, as at the start of the emergency payment freeze.

**You may also contact us by emailing [customerservice@loansathome.co.uk](mailto:customerservice@loansathome.co.uk) or call us on our freephone Customer Helpline [0800 011 4490](tel:08000114490) if you have any further queries.**

We look forward to hearing from you.  
Loans at Home

