



LATEST LENDER UPDATES ON MORTGAGE PAYMENT HOLIDAYS

Your property may be repossessed if you do not keep up repayments on your mortgage.

WE'VE BROUGHT YOU A LIST OF UPDATES FROM MORTGAGE LENDERS ON THE THREE-MONTH MORTGAGE REPAYMENT HOLIDAY ANNOUNCED BY THE GOVERNMENT.

ACCORD BUY TO LET

We can offer a variety of solutions to customers who are worried about meeting their mortgage repayments, including payment holidays. We do need to make sure that solution we offer is right for the individual customer's circumstances, so if you are having difficulties, please contact us on 0800 138 2403.

AL RAYAN BANK (UPDATE)

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.

BANK OF IRELAND

Bank of Ireland is committed to supporting customers through the COVID-19 pandemic. The bank has a range of supports in place including mortgage payment breaks of up to three-months. The Bank will provide this option for customers who have owner occupier or buy-to-let mortgages, as well as personal loans and car finance. The payment breaks offered by the bank will not affect customers' credit files held by credit reference agencies. This support is also available to mortgages provided by Bank of Ireland UK through its partnership with the Post Office. Ian McLaughlin, chief executive, Bank of Ireland UK said: "We know that the services we provide are critical during this very challenging time and we have a range of dedicated supports in place for customers. Customers should contact us directly if they feel they will be impacted financially by COVID-19." "The safety and welfare of our colleagues and customers and the continuity of our services remains our priority." "We will continue to play our part by working with government and the wider industry in response to the threat posed by coronavirus." "The bank is monitoring the COVID-19 situation closely and has contingency planning in place in the event of disruption to services. Further updates will be provided as the situation develops – see www.bankofirelanduk.com

BARCLAYS

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

BATH BUILDING SOCIETY

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

BLUESTONE MORTGAGES (UPDATE)

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.

BUCKINGHAMSHIRE BUILDING SOCIETY

The Society is committed to supporting members in financial hardship through these difficult times and will absolutely commit to offering the three-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

THE CAMBRIDGE BUILDING SOCIETY (UPDATE)

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.

CHORLEY BUILDING SOCIETY

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

CLYDESDALE BANK (UPDATE)

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.

COVENTRY BUILDING SOCIETY

Customers who are up to date with their mortgage payments and not currently in financial difficulty can request a three-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

DARLINGTON BUILDING SOCIETY

Yes we will support the three-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

DIGITAL MORTGAGES (ATOM BANK) (UPDATE)

This can be considered. Existing Mortgage customers should call the support team on: 03333990050



DUDLEY BUILDING SOCIETY

Dudley Building Society has taken steps to ensure that continuity of service for introducers and their customers will be maintained during the current challenges brought about by COVID-19. The society is keen to underline its commitment to 'business as usual'. Service on pipeline cases is unaffected and new cases can be submitted in the normal way. BDMs will now provide online and telephone support only and will therefore not be meeting partners in person or attending roadshows, conferences or other industry events until further notice. A remote working strategy came into force on 17 March for employees, to ensure continuity of service from our servicing teams. Existing customers who are concerned about their mortgage payments are being urged to call Dudley's mortgage servicing team which will offer support and assistance. Head of commercial, Sam Ward, Dudley Building Society wants to make sure that as far as possible, normal service will be maintained. She said, "These are extraordinary times and we are all having to come to terms with what it means to continue operating for the benefit of our partners and their customers, while making sure that our staff members are protected as far as is humanly possible. To that end, we have taken the steps above to ensure that providing a full service remains our commitment to all of our introducers, without compromising the wellbeing of our staff. We also stand ready to help borrowers who have payment issues. I would urge our introducers to make sure that, if they have customers who are experiencing difficulties, to get them to call us." "We can help them to find the best solutions depending on individual circumstances." "Measures might include a payment holiday, if we believe it is the most suitable approach." The mortgage servicing team can be contacted on 01384 231414 or email mortgages@dudleybuildingsociety.co.uk

FAMILY BUILDING SOCIETY

Customers can call our mortgage service team on 03330 140 146 to discuss all options.

FOUNDATION HOME LOANS

We will continue to follow existing regulations and processes and will assess each scenario on a case by case basis. Please call us on 0344 770 8030 if you have any concerns over making payments.

FURNESS (UPDATE)

We will be offering residential mortgage customers the opportunity of a three-month mortgage payment holiday. The customer would need to call 0800 015 8026 and we would need to capture the reasons why they are looking to take up this offer to fully understand this is the best solution for them. Customers would need to be aware that interest/fees will still accumulate on the mortgage and at the end of the three-month holiday payment the monthly mortgage payments will increase as a result of the three month payment holiday. This will not have an adverse effect on their credit report.

GATEHOUSE BANK

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



HANLEY ECONOMIC BUILDING SOCIETY

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 should contact Hanley Economic on: 01782 255000

HINCKLEY & RUGBY

Yes the society will allow a three-month payment holiday for anyone who is affected by COVID-19 as per the recent UK Finance guidelines. Please visit the Society's website using this link to speak to us.

HODGE LIFETIME

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. Existing mortgage customers can contact Hodge on: 0800 731 4076

HSBC (UPDATE)

Customers should contact us directly if they are worried about their circumstances. Existing mortgage customers should contact HSBC on: 03457 404 40411

IPSWICH BUILDING SOCIETY (UPDATED)

Following the government's statement on 17 March regarding mortgage payment holidays we have updated our approach to how we can offer this to our members affected by COVID-19. 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 (which will shortly be available) by post or by email to 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. We are currently experiencing a high level of enquiries so please do bear with us and we will respond to you as

KENSINGTON

Rest assured that we will do what we can to help and are already working with customers to offer a whole range of solutions to meet their needs, including where appropriate, payment holidays. Existing mortgage customers can contact Kensington on: 0800 111020

KENT RELIANCE

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

LEEDS BUILDING SOCIETY

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 on our website: www.leedsbuildingsociety.co.uk/mortgages/payment-difficulties/ Existing mortgage customers can contact Leeds Building Society on: 0345 050 5075



MANSFIELD BUILDING SOCIETY (UPDATE)

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 three-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

LEEK UNITED (UPDATE)

If you have been financially impacted by coronavirus and you're worried about how you're going to pay your mortgage, please contact us. We're here to help with a range of available options for you. You may wish to: 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 your monthly payments for three months. Extend the term of your mortgage to reduce the monthly payments. Change the way you make your payment or the date of your direct debit. Together we can review your individual circumstances to find a solution that is right for you. Please get in touch with us to discuss any concerns you may have so we can work to find the best solution for you at this difficult time. Call us 0800 783 0847 Email us at leeksupport@leekunited.co.uk

MARKET HARBOROUGH BUILDING SOCIETY (UPDATE)

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.

MASTHAVEN (UPDATE)

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.

THE MELTON BUILDING SOCIETY (UPDATE)

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



METRO BANK

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.

NATIONWIDE

We continue to support members affected by coronavirus on a case-by-case basis and that includes offering payments holidays where needed. These will not be registered as arrears on the credit file. Existing mortgage customers can contact Nationwide on: 03457 30 20 11

NATWEST

We understand that there may be circumstances where a personal customer may fall into financial difficulty as a result of the impacts of coronavirus, for instance, loss of income. We will look to understand each customer's situation on a case-by-case basis and can offer a number of options to help them manage their finances. Existing mortgage customers can contact NatWest on: 0800 096 9527



NEWBURY BUILDING SOCIETY (UPDATE)

We are open for business but please bear with us as we adapt to the impact of COVID-19 (coronavirus). The Society is monitoring the outbreak of COVID-19 (coronavirus) closely to ensure we are taking the necessary steps to protect our colleagues, maintain our services and support our customers. We expect the COVID-19 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 three-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 COVID-19, 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 for the latest updates.

NEWCASTLE BUILDING SOCIETY

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. If you are concerned about your financial situation please get in touch with us at the earliest opportunity; we have a range of options that we can consider in order to provide the support you need. You can email: 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.

NORTON HOME LOANS

Customers experiencing a temporary loss of income due to the coronavirus outbreak can apply for a payment break or holiday subject to proof of change in circumstances. This will not impact customer's credit reports and no fees will be charged although interest will still accrue.

NOTTINGHAM BUILDING SOCIETY

We are urging mortgage customers who are affected by coronavirus, due to illness, self-isolation or any other factor, and are worried about future payments, to contact us. There are a number of ways we could help including:

- Changing the way payments are made or the date they are paid
- Agreeing on reduced payments for a period
- Arranging a new payment plan
- Look to increase a mortgage term to a longer period of time to reduce monthly payments
- A payment holiday of up to three-months with interest capitalised at the end of the period and assurance that there will be no adverse effect on their credit record during this time

mortgage customers experiencing serious financial difficulty because of coronavirus are being encouraged to contact our customer support team on 0344 481 4444 or via email to customer.services@thenottingham.com to go through their individual circumstances and discuss the best options to help.

PLATFORM

The bank already have policies which are aimed at supporting customers who find themselves in financial difficulty, regardless of the reason. These policies apply to customers who are self-employed as well as those on PAYE. We will be applying these policies on an individual basis to ensure the best outcome for customers throughout this difficult period. The process we apply for a deferred payment (payment holiday) does not adversely impact upon the customers' credit status and no credit reference agency reporting is generated as a result of having an arranged payment holiday.

POST OFFICE MONEY

Post Office Money are following UK Finance guidelines and will be offering mortgage payment holidays up to three-months to those that need it. We'll provide this option to your customers that have residential and buy-to-let Mortgages. The payment breaks offered by the bank will not affect customers' credit files at the credit reference agencies.

PRECISE MORTGAGES

Precise Mortgages has agreed to support customers who are facing difficulties as a direct result of COVID-19. Customers will need to contact Precise Mortgages to discuss on what basis they are experiencing difficulties. Precise Mortgages will then be able to explain the process and impact of any potential payment holiday, agreeing the right course of action to ensure we are working closely with our customers.

PRINCIPALITY BUILDING SOCIETY (UPDATE)

Principality Building Society will consider up to a three-month payment holiday should they be unable to make their next mortgage payment. Customers should contact – arrearsreferrals@principality.co.uk Existing mortgage customers can contact Principality on: 0330 333 4000

SAFFRON

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.

SANTANDER

If you've been financially impacted by the coronavirus call us on 0800 023 4603. Our dedicated team will look at your situation and explore ways to support you depending on your specific circumstances. This includes the option to defer or reduce your mortgage repayments.



SCOTTISH BUILDING SOCIETY (UPDATE)

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 homortgages@scotbs.co.uk

SCOTTISH WIDOWS (UPDATE)

Customers should contact us directly if they are worried about their circumstances. Existing mortgage customers can contact Scottish Widows on: 0345 845 8555

SKIPTON

If your clients with a Skipton residential 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 PaymentHolidayRequests@skipton.co.uk 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 [Ways to pay your mortgage](#) page. 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.

STAFFORD RAILWAY BUILDING SOCIETY

We will be speaking to credit reference agencies to ensure consistent treatment of those customers to whom a repayment holiday is made available. 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. We will commit to help customers the best way for the individual, but an automatic payment holiday may not always be the most suitable approach and may not be required by all customers. Should the customer wish, we 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 their lender at the earliest possible opportunity to discuss if the payment holiday is a suitable option for them. Existing mortgage customers can contact Stafford Railway on: 01785 223212

SWANSEA BUILDING SOCIETY

The society understands that some of its members 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. The society's friendly and experienced staff will look to understand each customer's situation on a case by case basis to help you reach the best solution based on your individual circumstances. Please contact us on 01792 739110 for advice or support.



TEACHERS BUILDING SOCIETY

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.

TIPTON & COSELEY

Yes, 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. Existing mortgage customers can contact The Tipton on: 0121 557 2551

TOGETHER

Yes, as per government policy we will grant a three-month payment holiday to anyone wanting to self-certify that they are impacted by COVID-19. No additional evidence or financial statement are required. Existing mortgage customers can contact Together on: 0333 455 2305 Knowledge Bank will be updating this site regularly. Brokers can register here.

TSB (UPDATE)

A three-month payment holiday is available to all buy-to-let and residential customers. The best way of approaching TSB is via the following link: <https://www.tsb.co.uk/mortgages/existing-customers/flexible-features/>

ULSTER BANK (UPDATE)

We understand that these are uncertain times, and many of you may be worried. We want to assure you that looking after our customers and colleagues is our number one priority, and we are closely following advice from government and the relevant authorities to make sure that we are prepared. If you're concerned about being affected financially or being unable to get to the bank due to coronavirus (COVID-19), we're here to help and can offer payment holidays on mortgages, and loan deferral for up to three-months.

VIDA

We recognise these are worrying times for many people and we are committed to supporting our customers as much as we possibly can. Belmont Green has a well-established forbearance policy in place to assist vulnerable customers. We will use this policy to support customers affected by the 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. Existing mortgage customers can contact Vida on: 0344 892 0155

THE WEST BROM

We already have policies in place to help borrowers who fall into financial difficulty, and this includes circumstances caused by coronavirus. We have also signed up to the UK Finance led agreement to support customers who have been financially impacted due to coronavirus. This help includes allowing members to reduce or defer mortgage payments for up to three months if needed. Further information can be found on our intermediary website <https://www.wbfi.co.uk>

VIRGIN MONEY (UPDATE)

Information about how to request a payment holiday can be found at www.virginmoney.com/coronavirus

This information is correct as of 27th March, however please check with your lender for the latest update as each lender is different and things are changing quickly.

