

## Results for Residential

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### Lender COVID-19 : MORTGAGE PAYMENT HOLIDAYS



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

Bank of Ireland UK are following UK Finance guidelines and will be offering mortgage payment holidays up to 3 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. Existing mortgage customers can contact Bank of Ireland on: 0345 300 8000



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

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



## YES WITH CONDITIONS

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](mailto: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



## YES WITH CONDITIONS

Customers can call our Mortgage Service Team on 03330 140 146 to discuss all options.



## YES WITH CONDITIONS

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.



## 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 should contact Hanley Economic on: 01782 255000



## 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 and will allow a 3 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. <https://www.hrbs.co.uk/contact/> Existing mortgage customers can contact H&R on: 0800 434 6343



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



## 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

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



## 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

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

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

## COVID-19: MORTGAGE PAYMENT HOLIDAYS



### ✓ 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.



### ✓ YES WITH CONDITIONS

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



### ✓ 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.



### ✓ 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. 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](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

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.



### ✓ YES WITH CONDITIONS

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](mailto:customer.services@thenottingham.com) to go through their individual circumstances and discuss the best options to help.



### ✓ YES WITH CONDITIONS

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.



### ✓ YES WITH CONDITIONS

Post Office Money are following UK Finance guidelines and will be offering mortgage payment holidays up to 3 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.



### ✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

## COVID-19 - MORTGAGE PAYMENT HOLIDAYS

Principality Building Society will consider up to a 3 month payment holiday should they be unable to make their next mortgage payment.

Customers should contact [arrearsreferrals@principality.co.uk](mailto:arrearsreferrals@principality.co.uk) Existing mortgage customers can contact Principality on: 0330 333 4000



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

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](mailto: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.



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

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.



✓ YES WITH CONDITIONS

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



✓ YES WITH CONDITIONS

Yes, as per government policy we will grant a 3 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



✓ YES WITH CONDITIONS

A 3 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/>



## YES WITH CONDITIONS

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



## YES WITH CONDITIONS

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>



## PLEASE REFER TO LENDER

Information regarding our policy on Mortgage Payment Holidays will be published on our website by the end of this week.



## PLEASE REFER TO LENDER

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.



## PLEASE REFER TO LENDER

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.



## PLEASE REFER TO LENDER

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.



## PLEASE REFER TO LENDER

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



## PLEASE REFER TO LENDER

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



## PLEASE REFER TO LENDER

If customers are experiencing any financial difficulties or are worried about their circumstances they should contact us directly to discuss the available options. Existing mortgage customers can contact Virgin on: 0345 602 8301 Further information can be found at [www.virginmoney.com/coronavirus](http://www.virginmoney.com/coronavirus)



## NOT GRADABLE

The lender is currently formulating their criteria and policy. Please check back over the coming days for the details as they are released.



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