

## Coronavirus (COVID-19) Help and Support

### We're here for you during these uncertain times

We Understand our customers may be worried about the impact of coronavirus (COVID-19) and wanted to reassure you that we're here to help. **The earlier you talk to us, the sooner we can help**

Our priority is understanding your situation and helping you find the right solution. We're working hard to make sure we're providing the support you need. These are our commitments to you during this time:

- **Extended time if you need it** – If you're impacted by Coronavirus, we'll give you extra time and space, so you can get yourself sorted without worrying that we'll be contacting you
- **Additional payment flexibility** – If you're impacted by Coronavirus, get in touch so we can discuss changing or pausing your payment plan for as long as you need
- **No new legal claims or bailiff action** – We won't issue any new legal claims while people are being affected by Coronavirus
- **Maintain customer support** – We'll continue to be available for you, and will make sure there's always a way for you to contact us
- **Increased guidance** - We'll make sure you get the support you need. If you need help, we'll suggest free, independent sources of advice that suit you and your situation

### Are you still open and operational?

Yes, we are still open and operating and making sure we follow the government guidelines to ensure our staff are safe. During these challenging times, our call wait times may be longer than usual so please bear with us.

You can manage your account by calling **0203 150 0150**, it's option 1 to make a payment or hold to speak to one of the team. You can also live chat with us on our website.

Our call centre opening times may change, so please check our Contact Us page for the latest updates.

### I'm experiencing long wait times on the phone. What should I do?

If it's important that you speak to someone, please be patient. We're experiencing high call volumes, but someone will answer you as soon as possible.

### I'm going to struggle to make my agreed payments

We understand that your situation may change during this time. If you're concerned, please get in touch and we'll work with you to find the best way forward. Our lines may be a little busy due to increased demand.

Don't worry, we understand, and we are here to help and will always support you when the unexpected happens. We can be flexible to meet your individual circumstances.

Coronavirus could affect you in many ways and we know you may have concerns about the knock-on effect on your finances and wellbeing. Remember, the sooner you contact us the quicker we can help and work with you to put your mind at rest.

### **I'm worried – my mental wellbeing is suffering**

It's easy to say don't worry and we understand you may be feeling worried or unsettled by what's going on in the world.

There are a lot of unknowns and we are all having to change how we go about our day to day lives. You're not alone in feeling like this.

You can find lots of practical advice and support online. Samaritans and Mind are also two charities that might be useful. We can work with you while you seek advice from them. We'll always take the time to listen and understand.

We're experts at listening and helping while you seek advice and can work with you. Don't hesitate to contact us, using a method that suits you on our contact page either by email, webchat or phone.

### **Where can I get more financial advice and extra support?**

For financial support, free debt advice organisations like Payplan, National Debtline and StepChange have more advice and information on Coronavirus that may help.

There are a number of other independent charities and debt management companies who can offer help and advice.

### **I need more advice on Coronavirus**

The Coronavirus is impacting many people and can pose a serious health risk.

We want all our customers to stay safe, so please follow the advice being given by the UK government and the NHS.