

# COVID 19 Customer FAQ's

## What measures are you taking in respect of the Coronavirus (COVID-19)?

The Bluestone team have followed the Government's guidance and now have the majority of our workforce working from home and all our usual communication lines remain open.

During this uncertain time, we acknowledge that many of you could be affected by COVID-19. We are implementing both the Government's payment holiday initiative and the Mortgage Industry's three month moratorium on residential and buy-to-let possession action; and will continue to provide support for customers experiencing payment difficulties.

## I'm a mortgage customer and have contracted the Coronavirus and I am worried that I won't be able to make my mortgage repayments - what should I do?

During this uncertain time, we acknowledge that many of you could be affected by COVID-19. If you think you will have trouble paying your mortgage, we will try to help you but it's really important that you contact us as soon as possible.

### Ways to contact us;

If your Mortgage Account number is 7 digits, beginning '200';

**T 0800 368 1834**

**E [customersupport@bluestone.co.uk](mailto:customersupport@bluestone.co.uk)**

**3rd Floor, 22 Chancery Lane, London, WC2A 1LS**

Available from 9:00 am to 5:30 pm Monday to Friday. Calls may be recorded.

If your Mortgage Account number is 9 digits beginning '10'

**T 0345 130 4386**

**E [customersupport@bluestone.co.uk](mailto:customersupport@bluestone.co.uk)**

**Gateway House, Gargrave Road, Skipton, BD23 1UD**

Available from 8:30 am to 5:30 pm Monday to Friday. Calls may be recorded.

## **I am a mortgage customer and have been indirectly affected by the Coronavirus and I am worried that I won't be able to make my mortgage repayments - What should I do?**

During this uncertain time, we acknowledge that many of you could be affected by COVID-19. If you think you will have trouble paying your mortgage, we will try to help you but it's really important that you contact us as soon as possible.

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## **I am aware that the Government has said that I can take a Payment Holiday - What is a Payment Holiday?**

A Payment Holiday means that you will not have to make any monthly mortgage payments for a set amount of time, in this case up to three months.

However, it's important to remember that you still owe that money and the interest on your mortgage still accrues during a payment holiday.

At the end of the payment holiday we will contact you to assess your circumstances and agree a manageable way for you to repay the interest charges incurred and make up the deferred payments.

## Would I be eligible to take a Payment Holiday?

If you are up to date with your contractual mortgage payments, you will be able to request a Payment Holiday for up to three months.

We may also be able to offer a payment holiday if you have an arrears balance but are demonstrably in recovery. If you think you will have trouble paying your mortgage, we will try to help you but it's really important that you contact us as soon as possible.

## What happens if I don't meet the criteria for a Payment Holiday?

During this uncertain time, we acknowledge that many of you could be affected by COVID-19.

If you think you will have trouble paying your mortgage, we will try to help you but it's really important that you contact us as soon as possible.

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Please [click here](#) for Help with your financial difficulties

## How do I apply for a Payment Holiday ?

If you think you will have trouble paying your mortgage, we will try to help you but it's really important that you contact us as soon as possible.

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## If I take a payment holiday what will happen to my credit score?

We will make every effort to ensure that if you take a payment holiday it does not negatively impact on your credit score.