COVID-19 update



While we are not experiencing any impact to our services currently, we are monitoring the COVID-19 situation closely and we have contingency plans in place in the event that we face disruption.

The safety and welfare of our colleagues and customers is our priority at all times. We have provided guidance, in line with WHO and UK Public Health Authority's recommendations, for all our colleagues. This includes guidance on protective healthcare and travel advice. We also have the appropriate hygiene and cleaning procedures deployed across our offices.

We are also working closely with our parent, Bank of Ireland and the Finance & Leasing Association to best manage the provision services if the situation escalates.

Support for customers impacted by COVID-19

Customers should contact us if they need assistance but we have already put the following arrangements in place.

Any customers who are worried about financial difficulties as a result of the coronavirus outbreak are advised to get in touch and we will do all we can to support you, including:

- Payment breaks of up to 3 months. We will provide this option for customers who have standard hire purchase or loan agreements
- o Individual forbearance arrangements for customers with PCP agreements

We are liaising with UK Credit Reference Agencies, via the Finance & Leasing Association, so that the Payment breaks offered will not affect customers' credit files.

Useful links

- NHS Coronavirus covid 19
- Gov.uk information for the public
- Gov.uk guidance on travel
- Foreign travel advice

Fraud and COVID-19

Fraudsters are exploiting the spread of COVID-19 coronavirus to facilitate various types of fraud and cybercrime. To protect yourself from these threats please continue to be vigilant with phishing emails received or emails with attachments that may contain malware. Check the <u>Fraud Alerts section</u> for more advice.

Stay safe and take care.