

Support available during COVID-19

We know that in these uncertain times it easy to miss information that has been published which may help during the COVID outbreak. To support staff, the following information is a summary / overview of some of the areas of support available, that you may or may not be aware of and find helpful.

Universal Credit

If you know someone who is not working due to COVID-19 and is not part of the national furlough scheme, they are able to apply for universal credit by following the link below:

<https://www.gov.uk/universal-credit/how-to-claim?step-by-step-nav=7c08bbbf-a1ca-4cf5-850d-d9f2c796c750>

Support from Banks

Most bank and Building societies are offering a range of help covering loan, overdraft, and credit card payments.

Three-month mortgage payment holidays are available for those who are struggling

How are lenders helping mortgage customers?

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering mortgage holidays?	Impact of mortgage holiday?	How much notice should I give? (1)	How to apply for a mortgage holiday?
Bank of Scotland	Yes	Yes	Yes	Increased monthly payments	10 days	Phone / Online
Barclays	N/A – doesn't charge late fees	Case-by-case	Yes	Longer mortgage term	9 days	Online
Coventry BS	Case-by-case	Yes	Yes	Flexible	Urgent cases prioritised	Online
Halifax	Yes	Yes	Yes	Increased monthly payments	10 days	Online
HSBC	Case-by-case	Yes	Yes	Speak to lender	7 days	Online
Landmark	TBC	TBC	Yes	TBC	TBC	Phone - 0330 159 7141

Lloyds	Yes	Yes	Yes	Increased monthly payments	3-5 days	Online
Nationwide	Case-by-case	Case-by-case	Yes	Increased monthly payments	5-7 days	Online
NatWest	Case-by-case	Case-by-case	Yes	Increased monthly payments	5 days	Online
NRAM	Case-by-case	Case-by-case	Yes	Increased monthly payments	10 days	Phone
RBS	Case-by-case	Case-by-case	Yes	Increased monthly payments	5 days	Online
Santander	Case-by-case	Yes	Yes	Increased monthly payments	10 days	Online
TSB	Yes	Case-by-case	Yes	Increased monthly payments	10 days	Online

(1) Some lenders warn that your mortgage holiday may not take effect until the month after you apply.

How are lenders helping loan customers?

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering payment holidays?	How do I apply?
Bank of Scotland	Yes	Yet to respond	Yes	Online
Barclays	N/A – doesn't charge fees	No	Yes	Online
Co-op Bank	N/A – doesn't charge fees	No	Yes	Email this PDF form
First Direct	No	No	Yes	Email this PDF form

Halifax	Yes	Yet to respond	Yes	Online
HSBC	N/A - doesn't charge fees	Yet to respond	Yes, for 3mths	Via this online PDF form
Lloyds	Yes	Yet to respond	Yes	Online
Nationwide	Yes (if on payment holiday)	Yes	Yes, for 3mths (you'll still need to pay £1/mth)	Online
NatWest	No	No	Yes, for up to 3mths	Through its app (more info)
RateSetter	TBC	TBC	TBC	TBC
RBS	No	No	Yes, for up to 3mths	Through its app (more info)
Santander	N/A – doesn't charge fees	Yes (1)	Yes, for up to 3mths (2)	Online
TSB	Yes	Case-by-case basis	Yes, for up to 3mths	Online
Zopa	TBC	Yes	Yes, for up to 3mths	Online

(1) You need to apply for a payment holiday, then make 'overpayments' if you can't pay the full amount. (2) Also available to customers who have already missed payment(s).

How are lenders helping credit card customers?

Lender	Waiving fees for missed payments?	Offering emergency credit limit increases?	Offering payment holidays?	How do I apply?
Bank of Scotland	Yes	Yes ('where responsible')	No	Online
Barclaycard	Yes	Yes	No	Online
Co-op Bank	Yes	Yes - depending on circumstances	Yes	Email this PDF form
First Direct	No	Yes	Yes – tailored to individual need	Via this online PDF form
Halifax	Yes	Yes ('where responsible')	No	Online
HSBC	Yes	Yes	Yes	Via this online PDF form
Lloyds	Yes	Yes ('where responsible')	No	Online
Nationwide	Yes (if on payment holiday)	Yes	Yes	Online
NatWest	No	Yes	No	TBC
RBS	Yes	Yes (temporarily)	No	TBC
Santander	Yes	No, but you can apply for an increased limit in the usual way	Yes, for up to 3mths	Online
TSB	Case-by-case basis, get in touch	Yes	Yes	Online

Overdrafts

Banks must give up to the first £500 of a customer's overdraft interest-free for three months to customers struggling due to coronavirus. If you are struggling financially due to coronavirus (or think you will struggle in future), you can ask your bank to make the first £500 of your overdraft interest-free for at least three months. If your overdraft limit is less than £500, your bank must give you your whole overdraft interest-free.

Council tax

Speak to your local authority – you may be able to take a council tax 'holiday'

Utilities – Water

Water companies in England and Wales have stepped up efforts to help customers who have lost their jobs or had their incomes cut due to the coronavirus pandemic. The companies are encouraging households with immediate or short-term issues paying their bills to get in contact as soon as possible so that they can receive help.

Now for some Freebies:

Extra help for NHS workers

A couple of mobile firms have offered a little extra help for NHS workers...

- EE - Until 9 October, EE is offering unlimited data to pay monthly customers who work for the NHS. You'll need to sign up using your NHS email address (and be able to access emails to this address to verify it).
- Vodafone – Customers on contract and Sim-only deals who are registered on the Vodafone Advantage NHS discount scheme will automatically be given free unlimited mobile data for 30 days (Vodafone may extend this). If you're not registered, apply via the Vodafone app.
- O2 and Tesco Mobile are planning on announcing packages for NHS staff shortly and we'll update this. Tesco has hinted at providing special bundles that include extra minutes and data