

REQUEST A PAYMENT HOLIDAY

If you need to take a short break from paying all or part of your mortgage, because you are having difficulties making your payments, complete this form and email it back to us, at paymentholidays@lloydsbanking.com.

If you send us an email, the message may not be secure and there is a risk that it could be intercepted. This form captures personal information and if you choose to send an 'unsecure' email your personal data could be at risk. If you'd prefer, you can print the completed form, and send it to us. Our address is:

St James's Place Bank, PO Box 889, Leeds LS1 9UF

You can take up to a maximum six months' payment holiday if you've been affected by the coronavirus, in any way.

How it works

1. Fill in the details below and save the completed form.
2. Email the completed form back to us, at paymentholidays@lloydsbanking.com.
3. We'll send you a letter to let you know if you can take a payment holiday. Please allow up to ten working days for a response.
4. If you take a payment holiday, when it ends your monthly payment will go up. This is because during the payment holiday period interest will continue to be charged and your mortgage balance will increase. Your monthly payment will be calculated on the new balance and for repayment mortgages, the payments which haven't been made will be spread over the remaining mortgage term.
5. There may be other ways for you to repay the payments you've missed, we'll write to you with more details on your options before your payments are due to restart.
6. Payment holidays will not have a negative impact on your credit file. However, you should remember that lenders may use information obtained from other sources, such as bank account information, in their lending decisions.
7. If you are already behind with your mortgage payments, then your payment holiday will not increase the number of months you are behind and will not worsen your credit rating.
8. If you are behind with your mortgage payments please ensure you have visited the financial difficulty page on our website for more details on how we can support before submitting this form.
9. If you have an interest only mortgage you should make sure that you have enough money put aside to repay the higher balance when your term ends.

Before you get started

It's important to note that the amount you owe will go up as we'll still charge interest for the duration of your payment holiday.

You'll need your 10-digit mortgage account number. You can find this in Internet Banking or on any letters you've had from us about your mortgage.

You should be aware that because we're busier than usual, **it may take up to ten working days** for your payment holiday to take effect.

If your next mortgage payment is due in the next ten working days, your payment holiday may not start until the following month. We'll write to you to confirm the start date of your payment holiday.

Title: _____

First Name: _____

Surname: _____

Telephone number (mobile if held): _____

Mortgage account number: _____
(account number must be 10 digits)

Is this a joint mortgage? _____

How long would you like to take a payment holiday for? _____

Have you already had a payment holiday due to coronavirus (Covid-19) related reasons? _____



**ST. JAMES'S PLACE
BANK**

Before applying for this payment holiday, please confirm that:

- You and anyone else named on the mortgage understand that your monthly payments will increase as a result of this payment holiday.
- You only need this payment holiday due to coronavirus (Covid-19) related reasons.
- You and anyone else named on the mortgage are aware that you will need to review any insurance policies which are calculated on the balance of your mortgage.
- Your mortgage payments are fully up to date or your mortgage is less than 6 months in arrears and you have opted not to speak with us to review alternative options before applying for a payment holiday.

I confirm that the above declarations are all correct.

Clicking 'SUBMIT' will use Adobe Acrobat to open an email addressed to us from your default email account, with the completed form attached ready to send. If you don't have Adobe Acrobat please save the completed form, attach it to an email and send it to us at paymentholidays@lloydsbanking.com.

If you send us an email, the message may not be secure and there is a risk that it could be intercepted. This form captures personal information and if you choose to send an 'unsecure' email your personal data could be at risk. If you'd prefer, you can print the completed form, and send it to us. Our address is:

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Once you've submitted your payment holiday request, you don't need to call us.

We'll send you a letter to let you know if you can take a payment holiday. Please allow up to ten working days for a response.

Please do not cancel any future payments until you have received a letter of confirmation.

If you pay by Direct Debit

- You will need to take no further action as we will automatically suspend and reinstate your Direct Debit when your payment holiday comes to an end.

If you pay by any other method

- Once we have confirmed your payment holiday has been approved, you must cancel any existing payment arrangements you have (for example a standing order).
- Once your payment holiday has ended, you must ensure you re-instate these ensuring your new payment amount has been adjusted accordingly.

We will confirm your new payment amount in writing prior to any payments being taken following the payment holiday.

If you'd like this in another format such as large print, Braille or audio CD please contact us.
If you have a hearing or speech impairment you can use Relay UK. More information on the
Relay UK Service can be found at: relayuk.bt.com/

St. James's Place Bank is a division of Bank of Scotland plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628. Bank of Scotland plc is registered in Scotland No. SC327000.
Registered Office: The Mound, Edinburgh EH1 1YZ. Information correct as of March 2020.