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COVID-19 Update

We are continuing to monitor all developments and initiatives of the HSE and Government closely. The health and wellbeing of our customers and staff remains our highest priority, and as such we will adapt accordingly alongside the changing-guidance and advice.

We understand that the current situation may present difficult times both personally and financially for you and your family and we are here to help.

Contacting us. We appreciate your patience at this very busy time

Our office and our support agents are available Monday to Friday, 9am to 5:30pm. **You can also, email the team directly at info@marscapital.co.uk**

Please also note, that in order to maintain the highest levels of security during our temporary working arrangements, we are unable to accept card payments over the phone. We therefore ask customers to [make payments online](#). We would also request that our customers communicate and send documents via email rather than via post.

Customers that may be experiencing financial difficulty

Mars Capital offers a range of options which cater for the financial difficulty customers may face. Should you find yourself in this situation, we encourage you to engage with us, so that we may note your circumstances and explain the options available to you.

In line with the industry guidance, we have implemented emergency steps to allow forbearance for customers finding it difficult to maintain regular mortgage payments. We are here to help understand the best steps we can take based on your circumstance.

Please reach out if you are worried about your ability to repay so that we can discuss the options available to you during these difficult times.

Payment Holidays. More Information

As per the most recent FCA Payment Holiday Guidance, everyone is entitled to up to a total of 6 months payment deferrals. This has been designed to offer support to you, when you may experience payment difficulties due to the ongoing coronavirus situation.

Where you have had previous Payment Holiday requests approved, and the full 6 months entitlement has not been used then you may be eligible to request a further payment deferral up to a total of 6 months

Where you have used the full 6 months allowance of Payment Holiday's, then please contact us directly so we can review your current circumstances and look to offer tailored support, where possible.

It is important to remember that you still owe the amounts that you don't pay as a result of the payment holiday. Interest will continue to be charged on the amount you owe.

This means that, at the end of the payment holiday, you will have to make up the missed payments. There will be various options for doing this, for example by increasing your monthly payments , or by adding a short extension to the term of your mortgage. Our agents will be able to explain options available to you.

Applying for a payment holiday. Full Details

You should contact us if you are experiencing or reasonably expect to experience payment difficulties because of circumstances related to coronavirus. [Full details can be found here](#), following the advice of the Financial Conduct Authority.

The deadline to apply for an initial or further payment holiday deferral is 31st March 2021.

Fraud Prevention

Please be aware that fraudsters continue to exploit the current situation 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.

Be alert to suspicious phone calls, texts or emails from anyone claiming to be from the bank with a message about Coronavirus. Trusted organisations will NEVER ask you for your full PIN or password or ask you to move money from your account.

Please stay safe,

Mars Capital