

Credit Card and Loan payment holiday request form

Please complete the details below and email to: yourpaymentholiday@co-operativebank.co.uk

Please note: We use Transport Layer Security (TLS) to encrypt and protect email traffic. If your mail server does not support TLS, you should be aware that any emails you send to us, or emails you request from us, may not be protected in transit. Alternatively you could post this form to: The Co-operative Bank p.l.c., Personal Customer Services, P.O. Box 200, Delf House, Southway, Skelmersdale, WN8 6GH

You can currently apply for a payment holiday at any time up to 14th July. By submitting this form, you are asking the Bank to provide you with a 3 month payment holiday on the accounts listed below. We'll do our best to process your payment holiday within the next 7 working days. If your next payment is due within this period then you may be expected to still make that payment. We will of course endeavour to process your request as soon as possible and will let you know in writing whether your application has been successful. Please complete all mandatory fields, highlighted in red. You will not be able to save the form until these are completed.

Title: Initial: Surname:

Postcode:

Email address:

If you can't provide an email address, we will communicate with you via post.
Providing your email address is likely to speed up the process.

by ticking this box you are consenting to future communications relating to your payment holiday being sent via email

Do you require a payment holiday on a:

Credit Card: Please only enter the last 4 digits of your 16 digit credit card number (you will find this on the front of your card):

Account number: Next payment date: / /

Account number: Next payment date: / /

Account number: Next payment date: / /

Loan: Please enter your account number, which should begin with '08':

Account number: Next payment date: / /

Account number: Next payment date: / /

Account number: Next payment date: / /

I currently pay my Personal and/or Professional Career Development Loan standing order from a Co-operative Bank or smile account and hereby give permission for the standing orders in place on loan account(s) listed above to be amended in line with payment holiday request.

If your standing order is not paid from a Co-operative Bank or smile account, and/or you do not consent to us changing it, it is your responsibility to amend the standing order following confirmation of the approval of your payment holiday to prevent you missing any required payments in the future that may affect your credit file.

Important Information

By submitting this form, you are also confirming that your circumstances are impacted by COVID-19 and this has affected your ability to make repayments to your account(s). We will process your request and contact you as soon as possible by either email or letter. For loan accounts, before the end of the payment holiday, we will write to you to explain how the term of your loan may be affected. There could be various options open to you such as choosing to make these repayments at the end of the 3 month period to bring your account up to date, or carry on making your usual monthly repayments which means it will take you longer to repay your loan overall.

For credit card accounts this will result in an increase in minimum payments, once your payment holiday has ended. This may take you longer to pay your balance.

Protecting you from fraud and scams

We may contact you about your payment holiday request, by phone, letter or email. To protect yourself from scams, it's important that you remember the following advice;

The Bank, police or any other trusted organisations will never contact you out of the blue by phone, email or text message and then ask you to:

- Download an app or software on to your device and then ask you to log in to your online banking or tell them your online banking verification codes.
- Move your money to a new or 'safe' account, or ask you to help with an investigation.
- Ask you for your card details or bank security information in full.

If we do contact you by email, we will not include any links or attachments within the email asking you to complete more information.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy.

The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.