

Are you experiencing financial difficulties?

Please tell us if you're struggling

Let us know if you are having trouble paying your loan – we want to try and help you.

There are a number of ways in which we might be able to assist you during periods of financial, or personal difficulties. However, we can only do this if you tell us about your circumstances.

If you're not going to be able to make a payment in full and on time, it is important that you contact us before your due date. We may be able to avoid additional charges being added to your account.

How to get in touch

Call us on 01277 359678. We are open:

Monday – Friday:	9:00AM – 5:30PM
Saturday:	8:00AM – 12:00PM

If you are worried about the cost of the call, let us know and we will call you right back.

You can request a call back, make a payment, or find useful information at: www.swift.co.uk

You can write to us: **Arcadia House, Warley Hill Business Park, The Drive, Brentwood, Essex, CM13 3BE**

You can send us an email: info@swift.co.uk

Please note – we will not be able to reply directly to your email unless you have already confirmed your email address with us over the phone, or in writing. We cannot guarantee the security or confidentiality of any unencrypted email communications.

How can we help?

We will discuss your individual circumstances, and look at how we might be able to assist you.

If you can't afford your current payments, or to clear any outstanding arrears, we may be able to agree an affordable payment arrangement, or a temporary period of reduced payments until your situation improves.

We can review the way you make your payments or the date your payments are made each month, if these currently aren't working for you.

Get some help from a friend

If you would find it helpful, we'd be happy to speak to a friend or family member on your behalf. Just complete and return a Third Party Authority form to give us permission to speak to your nominated third party. You can download a form from our website, at www.swift.co.uk, or let us know and we can send you one in the post.

If you'd like us to accept payments from someone else on your behalf, we first need to complete certain checks to confirm their identity. Call us on 01277 359678 to discuss this.

Get some independent advice

Swift cannot provide financial advice. But if you are experiencing difficulties, or are concerned about any problems you might face in the future, there are organisations who can provide independent advice free of charge. We've listed contact details for some of these organisations overleaf.

Swift 1st Limited is authorised and regulated by the Financial Conduct Authority.

Swift 1st Limited administers its own regulated mortgage contracts and those of Swift Advances plc on its behalf.

Swift 1st Limited and Swift Advances plc are both registered in England and Wales under company numbers 5020019 and 1800474 respectively.

Registered Offices: Arcadia House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE

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Free independent advice

If you ever need guidance, there are a number of organisations who can offer free, impartial advice on a range of topics, including debt and housing issues.



Citizens Advice

www.citizensadvice.org.uk

03444 111 444 (England) / 03444 77 20 20 (Wales)

0800 028 1881 (N.I.) / 0808 800 9060 (Scotland)

Or contact your local Citizens Advice



StepChange

www.stepchange.org

0800 138 1111

A leading UK debt charity



National Debtline

www.nationaldebtline.org

0808 808 4000

Debt advice charity



PayPlan

www.payplan.com

0800 280 2816

Free advice and debt management services



Money Advice Service

www.moneyadvice.org.uk

0800 138 7777

Free impartial financial advice



Age UK

www.ageuk.org.uk

0800 055 6112

Support and advice for older people



Housing Rights

www.housingrights.org.uk

028 9024 5640

Housing and debt helpline for Northern Ireland



Shelter

www.shelter.org.uk

0808 800 4444

Help with housing issues or homelessness



Turn2us

www.turn2us.org.uk

0808 802 2000

Practical help for people who are struggling financially



GOV.UK

GOV.UK

www.gov.uk

HMRC helplines: 0800 328 5644 - Universal Credit, 0345 300 3900 - Tax Credits

Pension Service: 0800 731 0469 - Pension Credit

Jobcentre Plus: 0800 169 0310 - Income Support, JSA, ESA

Government services and information on subjects including benefits, jobs and housing

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