

COVID-19 (Coronavirus) Support and Information

Last updated on 3/8/21

These remain difficult times and you, or someone you know, may already be affected by the Coronavirus pandemic.

If you are concerned about your ability to make your mortgage payments, please get in contact with us. Our team is available to discuss your circumstances and to help you resolve your financial difficulties.

Telephone is the best way to contact us: please call us on 01277 359678.

Please quote your Swift agreement number in any message.

Here are some answers to some of the questions that you might have.

I might not be able to make my mortgage payments as I am unable to work – can you help me?

We will take a flexible approach to work out how best to help you. When you contact us, please let us know how your income has been impacted by the Coronavirus: you may not be working at all or you may be on reduced hours. We can help regardless of whether you are employed or self-employed.

We can assist you in a range of ways to support customers who have been financially affected by the Coronavirus and we will work with you to understand which is most suitable. All options will be considered.

Can I have a payment holiday and how do I apply for it?

The FCA's requirements on lenders to offer payment holidays have now ended.

However, whilst Swift will no longer be offering payment holidays, if you are unable to make payments to your loan due to financial difficulties, we will assess your circumstances and determine how else we may be able to assist based on your financial capability and your future prospects of recovery from any ongoing difficulties. Whether you continue to be impacted by Coronavirus or otherwise, it is always important that you contact us and openly discuss with our agents your financial circumstances.

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