

FINANCIAL DIFFICULTIES

INFORMATION FOR CONSUMERS

Covid-19 update for consumers

We're here to support you. If you are concerned about your ability to maintain payments on your finance agreement, please contact us as soon as possible.

During this uncertain time, we acknowledge that many of you could be affected by COVID-19. We have implemented a forbearance initiative and will continue to provide support for customers experiencing payment difficulties.

The information below details how we may be able to assist you. We'll continue to work hard to ensure we keep delivering a high level of service, but please be patient with us as we react to the fast changing conditions and the increase in customers who need to talk to us.

Ways to contact us

T 01 644 8900

E bmficovid19@bluestonemf.ie or customer.service@bluestonemf.ie

Available 9:00 am to 6:00 pm Monday to Friday. Calls may be recorded.

Bluestone Motor Finance
Unit 18 Northwood House, Northwood Business Campus, Santry, Dublin

We'll ask you:

- What's happened so we can understand why you're having difficulties and when you think you'll be able to overcome them
- What you can afford to pay us
- Details of your current income and outgoings

We can:

- Give you details of agencies that offer free debt advice. We can talk to them about your situation too
- Arrange a short term payment plan based on what you can afford
- Change the way you make your payments or the date you make them

If we can offer one of these arrangements we'll explain exactly how it would work and give you time to think about it.

What you can do:

- Tell us as soon as you think you might experience any difficulties
- Get some advice on how to manage your debt
- Keep in touch with us and respond quickly if we try to contact you
- Keep to any agreed payment plan, or tell us if there are any changes which may affect our arrangement
- Find out if you're entitled to any state benefits or tax credits which could increase your income
- Check to see if you have insurance cover to help

Bluestone Motor Finance (Ireland) DAC part of the Bluestone Group ("Bluestone") encourages customers to make contact with us as soon as they are experiencing financial difficulties or anticipate they may be in the future.

We're here to support you

If you are currently experiencing financial difficulty, we want to help you meet your financial obligations. This is the case whether you have a loan with Bluestone or Bluestone is servicing your loan account on behalf of a third party, who is the owner of that loan. We may ask you to complete an Income & Expenditure ("I&E") form to assist us to better understand your financial situation. It is important that you accurately complete the I&E form so as to enable us to provide you with all the options available. We may also request supporting documentation to help us fully assess your financial situation.

Contact us

If you need help completing the I&E form, please contact us on **01 644 8900**. You may also contact the Money Advice and Budgeting Service for free, impartial advice.

Impact on credit rating

It is important to note that an account going into arrears due to reasons unrelated to Coronavirus may impact a borrower's access to credit both with Bluestone or other credit providers. Arrears will also affect your credit rating.

Useful contacts	
Data Protection Commissioner	National Consumer Agency
Citizens Information	Free Legal Advice Centre
Financial Services and Pensions Ombudsman	Department of Employment Affairs and Social Protection
Money Advice & Budgetary Service	Insolvency Service of Ireland

Important information

This Guide is without prejudice to our legal obligations and our legal rights to enforce the terms of the loan including taking possession of any security relating to any such loan. For the avoidance of doubt, this document is nonbinding and it does not confer any contractual rights or obligations. This document is intended for information and guidance purposes only and it may be amended, withdrawn or revised at any time at Bluestone's sole discretion.

W bluestonemf.ie | **T** 01 644 8900

Lines open 9.00am - 6.00pm Monday to Friday. Calls may be recorded.

Bluestone Motor Finance is a business name of Bluestone Motor Finance (Ireland) DAC.
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