

Support and assistance for customers affected by COVID-19

This document provides details of various Government and charity initiatives that have been introduced to support people during the COVID-19 emergency.

It is not an exhaustive list, and further help may be available through local food banks, churches and charity organisations.

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Personal/Individual Assistance

Help you can receive from Banks

- Many banks are offering a three month payment holiday on unsecured loans and credit cards.
- Many banks are offering fee-free overdrafts of up to £500 until October 2020.
- For more information on assistance available, visit moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/
- Contact your bank to discuss this further.

Help to Buy Payment Holidays

England and Wales only

- If you make payments to your Help to Buy loan, you can apply for a payment holiday.
- To locate your Help to Buy agent visit:
 - Properties in England helptobuy.gov.uk/equity-loan/find-helptobuy-agent/
 - Properties in Wales gov.wales/help-buy-wales/coronavirus-covid-19

Car Finance Payment Holidays

- You may be eligible for a payment holiday on your car finance.
- You are eligible if you have one of the following finance agreements:
 - Personal Contract Plan (PCP).
 - Personal Contract Hire (PCH).
 - Hire Purchase (HP).
 - Conditional Sale Agreement.
 - Credit agreement to purchase a vehicle such as a credit sale.
- You can apply for a payment holiday up to 31 October 2020.
- If you feel you may be eligible, contact your car finance provider.

Payday Loans

- You can apply for a one month payment holiday.
- You can apply for this payment holiday until 31 October 2020.
- Contact your payday loan provider.

Buy now, pay later

- You can request a payment holiday for up to three months.
- If you are currently in a promotional period this should be extended by the length of the payment holiday.
- If you are currently paying interest, this will continue to accrue.
- Contact your provider.

Rent to Own

- You may be eligible for a payment holiday on your rent to own property.
- Contact your Rent to Own provider.

Pawn broking agreements

- Pawn brokers have been asked to extend the redemption period for three months or, if the redemption period has already ended, agree not to give notice of intention to sell an item of pawn for that period.
- If notice of intention to sell has been given, pawn brokers must extend the notice of intention to sell.

PRS Landlord (non-business) COVID-19 Loan Support Scheme

Scotland only

- The Scottish government have made a £5m fund available to support landlords.
- The fund will provide an interest free loan to landlords who are receiving reduced incomes from tenants due to COVID-19.
- Only landlords who are not classified as businesses and have five or less rental properties will be eligible.
- The scheme opened on 5 May.
- To apply for the scheme, visit, covidlandlordloan.est.org.uk/

Landlords assistance with payments of rent or rent arrears

- If your tenant is getting Universal Credit, you can apply to receive payments of regular monthly rent or rent arrears
- For more information, please visit directpayment.universal-credit.service.gov.uk/

Universal Credit

- For individuals aged 18 or over who are:
 - UK residents.
 - Under state pension age.
 - Out of work or on a low income.
- You must have less than £16,000 in savings.
- For individuals aged **18-24 and single = £342.72** per month.
- For individuals aged **25+ and single = £409.89** per month.
- For couples aged **18-24 = £488.59** per month (per couple).
- For couples aged **25+ = £594.04** per month (per couple).
- For every £1 you earn, entitlement reduces by £0.63.
- For every £1 received from private pension or other benefits, entitlement reduces by £1.
- If you have savings of £6,000 - £15,999 this reduces entitlement on a sliding scale.

Apply online, visit universal-credit.service.gov.uk/postcode-checker

New Style Job Seeker's Allowance (JSA)

- You may be eligible to receive both New Style JSA and Universal Credit Check if:
 - You have been working for the last 2 to 3 years paying Class 1 National Insurance contributions.
 - You are unemployed or working less than 16 hours a week.
- You can apply for New Style JSA online, visit [apply-for-new-style-jsa.dwp.gov.uk](https://www.gov.uk/apply-for-new-style-jsa)

COVID-19 Job Retention (Furlough) Scheme

- You must be employed and on your current employer's payroll before 19 March 2020.
- The Government underwrites 80% of your salary up to £2,500 per month.
- Employer can top up anything above and beyond the 80%, but aren't obliged to do so.
- Employee rights are not affected by being furloughed.
- From 1 August 2020, the level of grant will be reduced each month. To be eligible for the grant employers must pay furloughed employees 80% of their wages, up to a cap of £2,500 per month for the time they are being furloughed.
- Wage caps are proportional to the hours an employee is furloughed. For example, an employee is entitled to 60% of the £2,500 cap if they are placed on furlough for 60% of their usual hours.
- For August, the Government will pay 80% of wages up to a cap of £2,500 for the hours an employee is on furlough and employers will pay ER NICs and pension contributions for the hours the employee is on furlough.
- For September, the Government will pay 70% of wages up to a cap of £2,187.50 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.
- For October, the Government will pay 60% of wages up to a cap of £1,875 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.
- Employers will continue to be able to choose to top up employee wages above the 80% total and £2,500 cap for the hours not worked at their own expense if they wish. Employers will have to pay their employees for the hours worked.

ESA (Employment Support Allowance)

- Employed or self-employed can apply if directly affected by COVID-19, or if caring for a child who is ill.
- Payments should start within two weeks of the claim.
- You must have paid enough National Insurance contributions in the last three years.
- Aged **18-24 = £59** per week.
- Aged **25+ = £74** per week.
- You can be earning up to £140 per week but this is only if you're doing permitted work of less than 16 hours due to a disability.

- Can be claimed alongside Universal Credit, Maternity Pay, Job Seeker's Allowance or Statutory Sick Pay.
- Savings will not affect it but a private pension of £85 per week or more will reduce the entitlement.

Child Benefit

- If your income was previously above £50,000 and has now dropped because of COVID-19, you can make a claim for Child Benefit.
- Paid for children to the end of state education at a rate of £20.70 per week for the first child and £13.70 per week for each additional child.

Food Vouchers for Children

- Available for all children who would qualify for free school meals.
- The voucher amount varies dependant on where you reside in the UK.
- The school may have posted or emailed voucher codes.
- If they haven't sent you any vouchers, please contact the school directly or the Local Education Authority.

Funeral Expenses Payment

- If you are receiving Tax Credits, Pension Credit or Universal Credit, you could be eligible for this payment.
- Keep all receipts and then apply for a reimbursement ranging from £700 to £1,000 depending on the date the deceased passed away.

Apply for the expenses payment online, visit

[gov.uk/government/publications/funeral-payment-claim-form](https://www.gov.uk/government/publications/funeral-payment-claim-form)

Council Tax

England only:

- If you live in England, you may be eligible to defer your council tax until a later date or allow the arrears to be paid over the rest of the year.
- If you are claiming Universal Credit or you are on a low income you may be able to get some help towards paying Council Tax.
- Contact your local Council.

Utility Bill Deferrals

England, Wales and Scotland only:

- Utility companies can consider reassessing, reducing or pausing debt repayments and bill payments.
- For prepayment meter customers, based on individual circumstances, utility companies can agree to:
 - Extend discretionary/friendly credit or send out a pre-loaded top up card.
 - Allow a nominated, trusted third party to be able to pick up discretionary credit sent to a shop on their behalf.
 - Switch smart prepayment meters into credit mode or extending non-disconnection periods (customers will be made aware any credit will need to be paid back).
- Contact your utility company for assistance.

Water Bill Holds

Northern Ireland only:

- Water and Sewerage bills for business and non-domestic customers were held back until July 2020.
- Non-domestic charges for water and sewerage which would have been billed during the postponement period will be included in bills now billing has resumed.

A planned annual increase in non-domestic water and sewerage charges which had been due to be introduced on 1 April 2020 will be deferred and reviewed in September 2020.

Telecom Measures

Available from BT/EE, Openreach, Virgin Media, Sky, TalkTalk, O2, Vodafone, Three, Hyperoptic, Gigaclear, and KCOM.

- They will remove all data allowance caps on all current fixed broadband services.
- They have agreed to offer some new, mobile and landline packages at lower prices.
- They will ensure that vulnerable customers or those Self-isolating receive alternative methods of communication wherever possible if priority repairs to fixed broadband and landlines cannot be carried out.
- Contact your telecom provider for further information.

Self-Employed Assistance

Self-Employed Income Support Scheme (UK)

- Applications for the first grant have closed, you may be able to claim a second and final grant from 17 August 2020 when the online service is available.
- If eligible, you may receive a grant worth 70% of your average monthly trading profits capped at £6,570.00 for a total of 3 months profits.
- It does not have to be paid back.
- The grant amount is based on profits over the last 3 years and is based on the following:
 - Must have been registered as self-employed prior to 6 April 2019.
 - Must have filed tax return for 2018-2019.
 - Must earn at least 50% of your total earnings from self-employment.
 - Maximum annual declared income £50,000 – incomes over £50,000 are not eligible.
- You can continue to work and earn and still be eligible.
- You can make a claim for Universal Credit whilst you wait for the grant.

For more information, visit [gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme](https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme)

Self-Assessment Payment Deferral (UK)

- Available if you are registered in the UK for self-assessment and were unable to make the second payment on your account on 31 July 2020.
- HMRC are not charging interest or penalties on the deferred amount, providing it is paid on/before 31 January 2021.
- Self-assessment tax returns still need to be completed on time.
- You can still apply for other coronavirus support that HMRC provides.

You have different options available on how to repay this, for more information, visit

[gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19](https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19)

Business Assistance

Financial Support for your business

Visit: [gov.uk/business-coronavirus-support-finder](https://www.gov.uk/business-coronavirus-support-finder)

Small Business Bounce-Back Loans (UK)

- Maximum loan £50,000 over a maximum term of 6 years.
- Interest and payment free for the first 12 months.
- Interest charged at 2.5% per annum from month 13 onwards.
- Can be repaid early without penalty.
- Enquire with your bank.

Business Interruption Loan (UK)

- Available for SMEs and up to £5 million.
- Government guarantees 80% of the finance to the lender and pays interest and fees to the lender for the first 12 months.
- Business must be based in UK and have a turnover not exceeding £45 million.
- Business would need to be viable if it were not for the pandemic.

Find a lender by **visiting [gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme](https://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme)**

Coronavirus Statutory Sick Pay Rebate for businesses (UK)

- You can use the scheme if you are claiming for an employee who's eligible for sick pay due to COVID-19.
- You have a PAYE payroll scheme that was created/started on or before 28 February 2020.
- You had fewer than 250 employees on 28 February 2020 across all PAYE schemes.
- Includes all types of employment contracts.
- Covers up to two weeks' sick pay.

To check eligibility, visit [gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19](https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19)

VAT Payment Deferral (UK)

- Available if you have a VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020.
- HMRC are not charging interest or penalties on the deferred amount.
- The VAT payment must be repaid on or before 31 March 2021.
- Does not cover payments for VAT OSS or import VAT.
- If you have cancelled your direct debit to HMRC to take advantage of the deferral, you will need to set up a new direct debit arrangement in time for the first payment after 30 June.
- Payments due after 30 June must be paid in full as normal and you must continue to file your VAT return on time.

For more information, visit [gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19](https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19)

Business Rates Relief

England

- Please visit [gov.uk/apply-for-business-rate-relief/small-business-rate-relief](https://www.gov.uk/apply-for-business-rate-relief/small-business-rate-relief)

Scotland

- Please visit mygov.scot/non-domestic-rates-coronavirus/

Wales

- Please visit businesswales.gov.wales/business-rates-relief-in-wales#tabs-2

Northern Ireland

- Please visit nidirect.gov.uk/articles/coronavirus-covid-19-businesses-and-employers

Funding in Northern Ireland

The Irish government is offering the following support to businesses:

- Sports Hardship Fund (Closes for applications on 5 August 2020)

For financial support, as per the Northern Ireland Government's website, please visit: nibusinessinfo.co.uk/business-support/coronavirus

Government Funding/Assistance

Funding in England

The English government is offering the following support to businesses:

- Small Business Grant Fund.
- Retail, Hospitality and Leisure Grant (Including Wales).
- Local Authority Discretionary Grants Fund.
- Domestic Seafood Supply Scheme.
- Zoos Support Fund.
- Dairy Hardship Fund.
- Coronavirus Future Fund.

If you feel you may be entitled to a grant, visit [gov.uk/find-coronavirus-support](https://www.gov.uk/find-coronavirus-support)

Funding in Wales

The Welsh government is offering the following support to businesses:

- Retail, Hospitality and Leisure Grant.
- Economic Resilience Fund.
- Discretionary Assistance Fund.
- Coronavirus Future Fund.

For information on what financial assistance is available, including details on the grants, please visit gov.wales/jobs-skills-financial-support

Funding in Scotland

The Scottish government is offering the following support to businesses:

- Newly Self-Employed Hardship Fund. (Closes to new applications on 10 July 2020).
- Coronavirus Business Support Grants.

For more information on the grants available, visit findbusinesssupport.gov.scot/coronavirus-advice/sources-of-funding

Organisations that offer financial help and advice

Here are some organisations you can contact for free, confidential and impartial debt advice:

Money Advice Service

For free, easy-to-use money tools, information and advice, contact Money Advice Service through:

- Visiting their website: moneyadviceservice.org.uk
- To speak with an expert, call: **0800 138 7777**
- Typetalk at: **18001 0800 915 4622**
- Or add **+44 7701 342744** to your WhatsApp to send them a message.

Money Advice Scotland

If you live in Scotland, visit moneyadvicescotland.org.uk where you can use webchat to speak to an adviser, or email webchat@moneyadvicescotland.org.uk.

Citizens Advice England

Find out if you can apply to reduce your payments on council tax, energy bills, court orders and tax bills.

For advice and information on debt and other topics, contact your local Citizens Advice or go to citizensadvice.org.uk.

Citizens Advice Wales

For advice and information on debt and other topics, contact your local Citizens Advice, visit citizensadvice.org.uk/wales, or you can call Advicelink on **03444 77 20 20** if you want to speak to someone about your debts. Calls cost the same as calls to landline numbers.

Citizens Advice Scotland

For advice and information on debt and other topics, contact your local Citizens Advice Bureau, visit cas.org.uk, or call their Helpline on **0800 028 1456**.

AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities. Visit adviceuk.org.uk

Advice NI – Northern Ireland only

For advice and information on debt, contact Advice NI:

- Phone: **0800 028 1881**
- Email debt@adviceni.net
- Visit adviceni.net

Christians Against Poverty (CAP)

For free debt advice. Check postcode coverage at capuk.org/ then call **0800 328 0006**.

National Debtline

If you live in England, Wales or Scotland phone **0808 808 4000** or visit nationaldebtline.org for debt advice and information.

StepChange Debt Charity

For free debt advice throughout the UK contact them via:

- Telephone: **0800 138 1111**.
- Visit their website, stepchange.org/

Business Debtline

If you are self-employed or a small business owner, phone **0800 197 6026** or visit businessdebtline.org for debt advice and information.

Further Assistance

Extremely Vulnerable People

England

- The government is offering support to those who are regarded as extremely vulnerable.
- Weekly box of basic supplies, priority for supermarket deliveries and help with basic care needs.
- Visit [gov.uk/coronavirus-extremely-vulnerable](https://www.gov.uk/coronavirus-extremely-vulnerable)

Scotland

- Contact your local authority if you need help shielding.
- Visit [gov.scot/publications/covid-shielding](https://www.gov.scot/publications/covid-shielding)

Wales

- If you have no support from family, friends or community organisations you can request a weekly food box per vulnerable person(s) in your home.
- Details on who can help you are available on your shielding letter.
- Visit [gov.wales/get-coronavirus-support-extremely-vulnerable-person](https://www.gov.wales/get-coronavirus-support-extremely-vulnerable-person)

Northern Ireland

- If you have no support from family or friends, contact the Community helpline:
 - Freephone: **0808 802 0020**
 - Email: Covid19@adviceni.net
 - Text, ACTION to 81025
 - Complete a referral form online, visit: adviceni.net/eform/submit/covid-support-referral

Local food Suppliers if Vulnerable or Self-Isolating

- Visit [localfooddrops.co.uk](https://www.localfooddrops.co.uk)
- Visit [redcross.org.uk/get-help/coronavirus/support-line](https://www.redcross.org.uk/get-help/coronavirus/support-line)

Free Mental Health Support Sessions

- Visit [smarttms.co.uk/coronavirus-mental-health-helpline](https://www.smarttms.co.uk/coronavirus-mental-health-helpline)

Updated as of 13 August 2020



For customer service and training purposes, calls with InterBay Commercial may be monitored and/or recorded.

Head Office: PO Box 706, Fareham PO14 9PS. Telephone: 0345 878 7000. [interbay.co.uk](https://www.interbay.co.uk). Registered in England number: 05595882.

Registered office: Reliance House, Sun Pier, Chatham, Kent ME4 4ET.

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