

What's happening with debt collection?

Debt collection will continue during the COVID-19 lockdown, but creditors have put measures in place to ensure that they treat their customers fairly, and to provide you with the right level of support during this time.

You will likely still receive calls and letters from your creditors, but in most instances they will be contacting you to ask how you've been impacted by COVID-19, so they can act appropriately.

It's important to remember that your creditors are there to listen. They want to hear about your current circumstances so they can understand how best to assist you in resolving your debt.

If you've been impacted by COVID-19, financially or otherwise, the best course of action is to communicate with your creditors.

If you're struggling to pay or don't think you'll be able to make a payment at all, the first port of call will be to call your creditors and explain your situation. Depending on the circumstances, your creditors will be able to assess what type of forbearance is most appropriate. This might be a reduced payment in line with what you can afford, or they may decide to provide a payment holiday for an appropriate length of time.