

## MSE News

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# Coronavirus Finance & Bills Help

Mortgages & other debts, rental help, energy top-ups & more



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The coronavirus pandemic has already fundamentally changed the way we live. It's an anxious and upsetting time, and while the primary concern is health, our financial wellbeing is also important. Many are worrying about paying their mortgage, rent and other bills. This guide runs through help for financial products and other bills.

*Important: The info below is the best we have currently, but as this is a fast-changing situation we're updating this guide all the time. If you've a question that isn't covered below or in the other guides, please [email it to us](mailto:news@moneysavingexpert.com) (<mailto:news@moneysavingexpert.com>) (we can't respond about individual cases but we'll try to add answers in these guides). You can also respond to the [MSE Coronavirus Survey](https://forms.gle/Pzy6RCtz1n2eMkNS6) (<https://forms.gle/Pzy6RCtz1n2eMkNS6>) – we'll pass the findings on to the Government to help inform its response to the outbreak.*

**Looking for other help?** This guide has info about how coronavirus may affect your finances. We also have...

- [Coronavirus Employment Help](https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/) (<https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/>) for the latest on what help's available from the state.
- [Coronavirus Life-in-Lockdown Help](https://www.moneysavingexpert.com/news/2020/03/coronavirus-help-and-support/) (<https://www.moneysavingexpert.com/news/2020/03/coronavirus-help-and-support/>) for the latest on supermarkets, MOTs and more.
- [Coronavirus Travel Rights](https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/) (<https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/>) for the latest on holidays and refunds.

## In this guide

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## Financial product help – mortgages, credit cards, overdrafts, savings...

The entire financial landscape has shifted due to the coronavirus. We've seen the Bank of England undertake economic shock therapy and reduce the UK base rate twice in just over a week, taking it [from 0.75% to 0.1%](#) (<https://www.moneysavingexpert.com/news/2020/03/base-rate-cut-to-0-1-/>), a record low. And that therapy is needed, with many people worried about how they will be able to afford to pay their bills or just afford to live. Let's go through what you need to know, product by product...

### What help's available for mortgages?

The mortgage market has been totally shaken up – here's how:

#### Three-month mortgage payment holidays are available for those who are struggling

If keeping up with your bills and food on the table may be a challenge, speak to your bank. On 17 March, banks agreed with the Chancellor that they will offer 'forbearance' (tolerance and help) on mortgages.

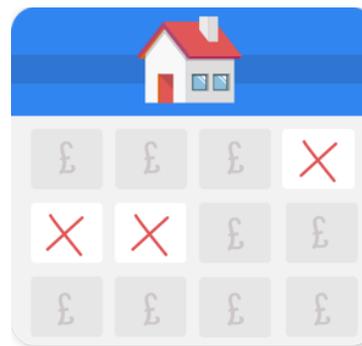
This means they all should offer those struggling a three-month 'holiday', allowing customers a temporary break from having to make mortgage payments during this time. (Though it's worth noting this is a voluntary agreement with banks – it isn't compulsory for them to offer mortgage holidays.)

If you are going to apply for a mortgage holiday, it's best to do it online where possible, as phone lines are likely to have huge backlogs.

*How would this work in practice?* Here's how it typically works. Let's imagine you have 19 years and three months left on your mortgage. For the next three months you wouldn't pay anything. Then when your mortgage repayments resume, the total you owe would be spread over the following 19 years – so you would see an uplift in future payments.

#### You will still be charged interest – but it's added to the total cost

It's worth noting that if you take a mortgage holiday you WILL still be charged interest for the time you're not making payments. But you won't have to pay it back immediately – it'll be added on to the total cost of your mortgage and factored into repayments when you start making them again.



**Warning – mortgage holidays MUST be agreed with your lender**

To take a mortgage holiday, whatever you do, don't just stop your direct debit or standing order. Any mortgage holiday MUST be agreed with your lender first. This means you need to contact your lender and make a formal agreement as to how long you wish your 'holiday' to last.

If you simply stop your payments without warning this will be recorded as a late payment, which will not only put you into arrears but will also likely affect your credit file (which could make it harder for you to access credit in future). Even if it's a struggle, make sure you keep paying until you can agree the holiday.

Here's the latest we've heard from lenders about what they're doing – we're continuing to speak to them and update this table as new info comes in:

How are lenders helping mortgage customers?						
Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering mortgage holidays?	Impact of mortgage holiday?	How much notice should I give? (1)	How to apply for a mortgage holiday?
Bank of Scotland	Yes	Yes	Yes	Increased monthly payments	10 days	Phone / <a href="https://www.bankofscotland.co.uk/helpcentre/internet-banking/mortgages.html">Online (https://www.bankofscotland.co.uk/helpcentre/internet-banking/mortgages.html)</a>
Barclays	N/A – Barclays does not charge for late payments	Speak to lender	Yes	Longer mortgage term	9 days	<a href="https://www.barclays.co.uk/coronavirus/mortgages/">Online (https://www.barclays.co.uk/coronavirus/mortgages/)</a>
Coventry BS	Speak to lender	Yes	Yes	Flexible	Urgent cases prioritised	<a href="https://www.coventrybuildingsociety.co.uk/consumer/help/mortgages/payment-holiday.html">Online (https://www.coventrybuildingsociety.co.uk/consumer/help/mortgages/payment-holiday.html)</a>
Halifax	Yes	Yes	Yes	Increased monthly payments	10 days	<a href="https://www.halifax.co.uk/mortgages/existing-customers/payments/holidays/request-a-holiday/">Online (https://www.halifax.co.uk/mortgages/existing-customers/payments/holidays/request-a-holiday/)</a>
HSBC	Speak to lender	Yes	Yes	Speak to lender	7 days	<a href="https://www.hsbc.co.uk/guides/borrowing/what-is-a-payment-holiday/">Online (https://www.hsbc.co.uk/guides/borrowing/what-is-a-payment-holiday/)</a>
Landmark	TBC	TBC	Yes	TBC	TBC	Phone - 0330 159 7141
Lloyds	Yes	Yes	Yes	Increased monthly payments	3-5 days	<a href="https://www.lloydsbank.com/mortgages/help-and-guidance/make-your-mortgage.html#section-0-item2">Online (https://www.lloydsbank.com/mortgages/help-and-guidance/make-your-mortgage.html#section-0-item2)</a>
Nationwide	Speak to lender	Speak to lender	Yes	Increased monthly payments	5-7 days	<a href="https://www.nationwide.co.uk/support/coronavirus/mortgage-payment-holiday">Online (https://www.nationwide.co.uk/support/coronavirus/mortgage-payment-holiday)</a>
NatWest	Speak to lender	Speak to lender	Yes	Increased monthly payments	5 days	<a href="https://personal.natwest.com/personal/mortgages/existing-customers.html">Online (https://personal.natwest.com/personal/mortgages/existing-customers.html)</a>
NRAM	Speak to lender	Speak to lender	Yes	Increased monthly payments	10 days	Phone
RBS	Speak to lender	Speak to lender	Yes	Increased monthly payments	5 days	<a href="https://personal.rbs.co.uk/personal/mortgages/existing-customers.html">Online (https://personal.rbs.co.uk/personal/mortgages/existing-customers.html)</a>
Santander	Speak to lender	Yes	Yes	Increased monthly payments	10 days	<a href="https://www.santander.co.uk/personal/support/loans-and-mortgages/coronavirus-faq">Online (https://www.santander.co.uk/personal/support/loans-and-mortgages/coronavirus-faq)</a>
TSB	TBC	TBC	Yes	Increased monthly payments	10 working days	<a href="https://www.tsb.co.uk/help/mortgage-repayment-holiday-requests">Online (https://www.tsb.co.uk/help/mortgage-repayment-holiday-requests)</a>

(1) Some lenders warn that your mortgage holiday may not take effect until the month after you apply.

A few providers also gave us details of further measures they will offer mortgage-holders hit by coronavirus.

**HSBC** and **First Direct** said they would give customers the option to extend their mortgage terms or switch rate. **HSBC** additionally said it would let customers switch to an interest-only mortgage.

**NatWest** and **RBS** told us they wouldn't offer any of these options. We've asked the others for this info, and will update when we know more.

### Quick questions

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Who can apply for a mortgage holiday?

This is aimed at those who are financially struggling. You won't need to 'prove' that coronavirus has impacted your finances, however, to apply you'll need to be up to date with all of your mortgage payments already.

Lenders will have to check that taking a mortgage holiday won't make paying off the mortgage unaffordable for you later down the line.

For those already in mortgage arrears or financial difficulties, lenders will consider what other options they can offer you, but you're unlikely to be offered a mortgage holiday.

If unsure, speak to your mortgage lender.

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How can I apply for a mortgage holiday?

You can usually do this online, and this is banks' preferred route as their customer support staff are overwhelmed. Our table above has the best way to apply for the big lenders. If you're not sure, check your lender's website - it will have details on there about the best way to contact them.

Make sure you make contact at the earliest opportunity if you know you're going to be in trouble – the more warning you give, (hopefully) the more breathing space you'll have.

In an emergency response to coronavirus, lenders are allowing homeowners who are up to date with mortgage payments to 'self-certify' when they apply for a mortgage holiday. This essentially means lenders won't need to do a thorough check on your finances, like they normally would when you remortgage – instead they'll rely on you giving an accurate representation of your financial status.

You can still get your lender to do a full assessment of your finances if you wish, however.

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When will I have to repay deferred payments?

If you take a mortgage holiday, the way in which you repay those missed payments varies from bank to bank – though generally there are two options. You can:

- make up for the 'lost' payments by increasing your monthly mortgage payments in future
- or increase your mortgage term

However, your lender will typically decide what option is available to you and for many lenders, increasing your monthly payments is often the default.

An exception is **Barclays**, which told us that if you take a three-month mortgage holiday, then typically most customers would see their overall mortgage length extended by three months.

To get a rough idea of how much your future monthly mortgage payments will cost if you decide to take a mortgage holiday, try this [useful calculator](https://www.moneysupermarket.com/mortgages/search/payment-holiday) (<https://www.moneysupermarket.com/mortgages/search/payment-holiday>).

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Will a mortgage holiday impact my credit score?

The three major credit reference agencies – Experian, Equifax and TransUnion have confirmed that customers' credit scores WILL be protected when they have an agreed payment holiday in place. This special measure is called an "emergency payment freeze" and it means that a payment holiday will essentially be "invisible" on your credit report and help protect your payment history.

So, if you were up to date with your payments before the payment holiday, then you'll continue to be up to date throughout. If you were already in arrears, your arrears will be kept at the same level, so the payment holiday months won't be counted as more missed payments.

### Some mortgages are getting cheaper due to the base rate falls

Exactly what happens as a result of the base rate cut depends on what type of mortgage you have:

- **Tracker mortgages:** Here you'll get the full 0.65 percentage-point base-rate cut (from the two recent cuts combined), worth roughly £40/month per £100,000 of mortgage outstanding. Use our [Mortgage Calculator](https://www.moneysavingexpert.com/mortgages/compare-mortgage-rates/) (<https://www.moneysavingexpert.com/mortgages/compare-mortgage-rates/>) to see exact savings for your situation.
- **Variable-rate mortgages:** Here you should see a cut, usually by the full 0.65 percentage points. See our [lender-by-lender rate cuts](https://www.moneysavingexpert.com/news/2020/03/base-rate-cut-to-0-1-/#mortgagetable) (<https://www.moneysavingexpert.com/news/2020/03/base-rate-cut-to-0-1-/#mortgagetable>) table for amounts and timings.
- **Fixed-rate mortgages:** If you're on a *fix*, as the name suggests, your rate won't change during the fixed period.

### Loans and credit cards – you can get payment holidays here too

It's not just mortgages – many banks will help those struggling to repay personal loans and credit cards, with the measures outlined in the tables below.

#### 'Unprecedented' help for those struggling to repay cards and loans due to coronavirus – three-month payment holidays to become standard

The banks are being ordered to take new steps to help customers hit financially by the coronavirus pandemic, with those struggling to be offered three-month payment holidays on credit and store cards, loans, secured loans and catalogue debt. It's likely these measures will come in from Thursday 9 April. For more, read our ['Unprecedented help planned on cards and loans'](https://www.moneysavingexpert.com/news/2020/04/regulator-proposes-relief-measures-to-help-consumers-during-coro/) (<https://www.moneysavingexpert.com/news/2020/04/regulator-proposes-relief-measures-to-help-consumers-during-coro/>) MSE News story.

#### How are lenders helping loan customers?

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering payment holidays?
Bank of Scotland	Yes	Yet to respond	Yes
Barclays	N/A – Barclays doesn't charge for late payments	No	No
First Direct	No	No	Yes
Halifax	Yes	Yet to respond	Yes
HSBC	N/A	Yet to respond	Yes, for up to 3mths
Lloyds	Yes	Yet to respond	Yes
Nationwide	Yes (if on payment holiday)	Yes	Yes
NatWest	No	No	Yes, for up to 3mths
RBS	No	No	Yes, for up to 3mths
Santander	N/A – Santander doesn't charge for late payments	Yes (1)	Yes, for up to 3mths (2)
TSB	Yes	Case-by-case basis	Yes, for up to 3mths

(1) You need to apply for a payment holiday, then make 'overpayments' if you can't pay the full amount. (2) Also available to customers who have already missed payment(s)

### How are lenders helping credit card customers?

Lender	Waiving fees for missed payments?	Offering emergency credit limit increases?	Offering payment holidays?
Bank of Scotland	Yes	Yes ('where responsible')	No
Barclaycard	Yes	Yes	No
First Direct	No	Yes	Yes – tailored to individual need
Halifax	Yes	Yes ('where responsible')	No
HSBC	Yes	Yes	Yes
Lloyds	Yes	Yes ('where responsible')	No
Nationwide	Yes (if on payment holiday)	Yes	Yes
NatWest	No	Yes	No
RBS	Yes	Yes (temporarily)	No
Santander	Yes	No, but you can apply for an increased limit in the usual way	Yes, for up to 3mths
TSB	Case-by-case basis, get in touch	Yes	Yes

Of course, as we always suggest, if you are struggling to meet your debt repayments, and the help available won't get you through it, do seek [non-profit debt-counselling help](https://www.moneysavingexpert.com/loans/debt-help-plan/#help) (https://www.moneysavingexpert.com/loans/debt-help-plan/#help) – they can guide you through what is needed.

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'Persistent debt' rules have been relaxed – those in long-term debt now have until October to agree repayment

Hundreds of thousands of credit card borrowers have been getting letters and emails – known as 'persistent debt' notices – asking them to pay more on their credit card or face losing it.

That's because under new rules from the financial regulator, if someone has been in persistent debt for 36+ months, usually only paying the minimum each month, lenders must offer customers a reasonable way to repay their balance. If a customer ignores or refuses the offer of an affordable repayment plan, the lender must suspend or cancel their card.

In light of the coronavirus crisis and challenges facing many credit card-holders at present, regulator the Financial Conduct Authority has now relaxed these rules and the deadline for customers to respond – and ultimately for cards to be suspended – has been extended until 1 October 2020.

See our [Persistent Debt](https://www.moneysavingexpert.com/credit-cards/persistent-debt-help/) (https://www.moneysavingexpert.com/credit-cards/persistent-debt-help/) guide for full help, including [whether you can transfer your debt to 0%](https://www.moneysavingexpert.com/credit-cards/persistent-debt-help/#balancetransfer) (https://www.moneysavingexpert.com/credit-cards/persistent-debt-help/#balancetransfer).

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Will a payment holiday on a loan or credit card affect my credit report?

The three major credit reference agencies – Experian, Equifax and TransUnion have confirmed that customers' credit scores WILL be protected when they have an agreed payment holiday in place. This special measure is called an "emergency payment freeze" and it means that a payment holiday will essentially be "invisible" on your credit report and help protect your payment history.

So, if you were up to date with your payments before the payment holiday, then you'll continue to be up to date throughout. If you were already in arrears, your arrears will be kept at the same level, so the payment holiday months won't be counted as more missed payments.

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How will the extra repayments work with loans?

We are currently clarifying how the lenders are approaching repayment holidays, but it's likely interest WILL accrue during the repayment holiday period.

As for making these extra repayments, you would either have the loan refinanced, and the missed payment and accrued interest spread over the remaining term of the loan (meaning monthly payments are higher), or you would have extra payments added to the end of your loan accounting for the missed payments including additional interest (so the loan lasts longer).

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### **What about car finance - is there any help available?**

We've spoken to major car finance lenders (car finance tends to be hire purchase, personal contract purchase and contract hire, where the loan's secured on the car). Many give examples of the options available such as: payment deferrals, reduced payments, payment extensions and payment holidays, but the main message is for you to get in touch with them and they will help you on a case-by-case basis.

The Finance and Leasing Association says that "forbearance is a regulatory requirement, so when a customer makes that request, the lender is required to find a solution a works best for the customer, not the lender". It says that the bottom line is that lenders will work with customers to get a solution in place.

Many lenders are experiencing extremely high call volumes and some have even closed their phone lines, only allowing for online contact. Our best advice is to keep trying.

However, we're expecting the FCA to step in and tell the car finance industry what help it needs to offer struggling customers. We'll update this guide if the FCA announces further measures.

### **What if I need to apply for a new credit card or loan?**

It's a tricky time to be doing this... here's Martin's view:



#### **Martin: 'If you're in NEED of 0% credit, apply ASAP'**

I've heard unconfirmed mutterings (though intuitively it makes sense) that credit card firms are already starting to tighten acceptance criteria, never mind the fact many people's incomes may be compromised. Therefore if you need to cut existing debt costs via [0% balance transfers](https://www.moneysavingexpert.com/credit-cards/balance-transfer-credit-cards/) (https://www.moneysavingexpert.com/credit-cards/balance-transfer-credit-cards/), do it ASAP.

New borrowing is trickier – normally I'm anti-borrowing, unless for one-off needed, planned, budgeted for expenditure (in which case use our [Cheap Loans](https://www.moneysavingexpert.com/loans/cheap-personal-loans/) (https://www.moneysavingexpert.com/loans/cheap-personal-loans/) guide).

Though right now I'm torn. It's understandable that in these unprecedented times some may want access to a cheap borrowing facility just in case. In which case [0% credit cards](https://www.moneysavingexpert.com/credit-cards/best-0-credit-cards/) (https://www.moneysavingexpert.com/credit-cards/best-0-credit-cards/) will fulfil that, but please be incredibly careful – only use in dire emergency (if you get one, lock it away and pre-define the criteria you'll allow yourself to use it in).

**Important – credit card firms' call centres are very busy right now, so if possible try not to call.** Lenders have told us their call centres are extremely busy and focused on dealing with existing customers, many of whom may be vulnerable. So if you do want to apply for a new card, it's best to do so online and avoid calling unless you have an urgent question, to help them prioritise.



## New. Overdrafts – help planned for those struggling. Up to £500 interest-free, and assurances no one will pay more

For weeks we've warned that overdrafts are the new danger debt – with interest rates set to be double those of high street credit cards. This follows a change by regulator the Financial Conduct Authority (FCA), which means that from Monday 6 April, all banks must replace daily/monthly fees with a simple interest rate to improve transparency.

It succeeded – the new rates are transparently hideous. Yet it failed in its other aim, to boost competition. Almost every bank will soon charge about 40% – see full [bank-by-bank overdraft changes](https://www.moneysavingexpert.com/banking/cut-overdraft-costs/#costexamples) (<https://www.moneysavingexpert.com/banking/cut-overdraft-costs/#costexamples>). Though there's now hope that no one will pay more, at least in the short term...

### 'Unprecedented' help for those in their overdraft & struggling due to coronavirus – some likely to get £500 interest-free & no one will pay more than before the interest rate changes

The banks are being ordered to take new steps to help customers hit financially by the coronavirus pandemic, with those struggling to be offered up to £500 interest-free overdrafts. The FCA also says no one should pay more due to the interest-rate changes. It's likely these measures will come in from Thursday 9 April. For more, read our ['Unprecedented help planned on overdrafts'](https://www.moneysavingexpert.com/news/2020/04/regulator-proposes-relief-measures-to-help-consumers-during-coro/) (<https://www.moneysavingexpert.com/news/2020/04/regulator-proposes-relief-measures-to-help-consumers-during-coro/>) MSE News story.

We've rounded up what the big banks are currently doing here, though this is likely to change following the FCA's announcement:

### How are providers currently helping customers with overdrafts? - NOTE, all banks are likely to have to offer £500 interest-free to customers who ask for it from Thu

Provider	What help's it offering?	When?
Bank of Scotland	£300 interest-free buffer	6 April
	£500 interest-free buffer for 3mths	9 April - 9 July
Barclays	Waiving all overdraft interest	27 March - end April
Clydesdale Bank	£500 buffer for 3mths if you're in hardship (1)	1 April
Co-op Bank	£500 interest-free buffer; delaying rate increases (max 18.9% interest)	4 April - 2 July
First Direct	No extra, but has a £250 0% overdraft as standard	N/A
Halifax	£300 interest-free buffer	6 April
	£500 interest-free buffer for 3mths	9 April - 9 July
HSBC	£300 interest-free buffer for 3mths	26 March
	£500 interest-free buffer for 3mths, reducing interest to 19.9%	9 April
Lloyds	£300 interest-free buffer	6 April
	£500 interest-free buffer for 3mths	9 April - 9 July

<b>M&amp;S Bank</b>	No extra, but has a £250 0% overdraft as standard	N/A
<b>Nationwide</b>	Waiving all overdraft interest if you're in hardship (2)	20 April - 1 July
<b>NatWest</b>	Delaying interest rate increases, max 19.89% rate	1 April
<b>RBS</b>	Delaying interest rate increases, max 19.89% rate	30 March
<b>Santander</b>	£500 interest-free buffer; interest rates reduced to 19.9%	6 April - 9 July
<b>Starling Bank</b>	Interest waived for 3mths if your income's dropped (3)	1 April
<b>TSB</b>	£500 interest-free buffer for 3mths; max interest rate of 19.84%	8 April
<b>Virgin Money</b>	£500 interest-free buffer for 3mths if you're in hardship (4)	1 April
<b>Yorkshire Bank</b>	£500 interest-free buffer for 3mths if you're in hardship (5)	1 April

(1) You need to [contact Clydesdale](https://secure.cbonline.co.uk/personal/coronavirus-information/) (https://secure.cbonline.co.uk/personal/coronavirus-information/). (2) Apply using Nationwide's [online form](https://www.nationwide.co.uk/support/coronavirus/overdrafts-interest-holiday) (https://www.nationwide.co.uk/support/coronavirus/overdrafts-interest-holiday). (3) You need to already have an overdraft with Starling and have suffered a drop in income due to coronavirus since 10 March. Contact Starling's customer service to apply. (4) You need to [contact Virgin Money](https://uk.virginmoney.com/contact/support-hub/coronavirus) (https://uk.virginmoney.com/contact/support-hub/coronavirus). (5) You need to [contact Yorkshire](https://secure.ybonline.co.uk/personal/coronavirus-information/) (https://secure.ybonline.co.uk/personal/coronavirus-information/).

**Monzo** has told us it has no plans to offer wholesale changes to its overdrafts, though says it is doing what it can to help customers struggling with charges on a case-by-case basis. However, it's likely that'll change next week once the regulator's order for £500 interest-free buffers on all overdrafts comes in.

### Forbearance is likely

The pressure being put on banks means that if you are in trouble, and you speak to them about your overdraft, they should look at providing alternative help, such as converting the repayments into a loan, or even freezing interest. Yet this is currently on a case-by-case basis, though the FCA's announcement will change that.

For further help and information, see our [Cut overdraft costs](https://www.moneysavingexpert.com/banking/cut-overdraft-costs/) (https://www.moneysavingexpert.com/banking/cut-overdraft-costs/) guide, which includes info on how to get your overdraft to 0%.



### Savings – beat the rate dives, and unlock fixed savings if needed

Like mortgages, the savings market has been thoroughly shaken up. Rates are likely to drop as we've seen massive base rate cuts from the Bank of England. But at the same time there have been moves to give people access to formerly locked-in savings if needed. Here's info on both:

#### There's still time to beat the UK rate cuts

Rates are holding up surprisingly well since the base rate cuts, though we don't know how long that will last for. So you may be able to get in ahead of the curve with *fixed* products, where once opened the rate is locked in. While there's always the slim chance rates may not fall (or even improve), fixing definitely gives you certainty.

Yet with fixed savings, you lock your money away for a set time for a set rate, though there are a few accounts that'll let you access the cash, usually for an interest penalty – so it's best to do this with money you're sure you won't need. See [top fixed savings](https://www.moneysavingexpert.com/savings/savings-accounts-best-interest/#fixedsavings) (https://www.moneysavingexpert.com/savings/savings-accounts-best-interest/#fixedsavings) for your options.

#### Banks will allow you to access your fixed-rate savings

Normally if you've locked cash away in a fixed-rate savings account, you have to pay a penalty to get it out before the fixed term's up. Yet nine banks (Bank of Scotland, Barclays, First Direct, Halifax, HSBC, Lloyds, Nationwide, NatWest, RBS and Santander) have told us they'll waive penalties for existing customers affected by the pandemic who now need their savings to cover living costs.

It's worth noting though that with interest rates dropping, your money may well be locked away at a rate that's now impossible to get, so you should only do this if really needed.

### **No penalty-free withdrawals allowed from Lifetime ISAs**

There are no changes planned to the current Lifetime ISA rules (which impose a 25% penalty if you withdraw money for any reason other than to purchase a home or retire). The only exception to paying the penalty to withdraw is if you're terminally ill. See the [Lifetime ISA \(https://www.moneysavingexpert.com/savings/lifetime-isas/\)](https://www.moneysavingexpert.com/savings/lifetime-isas/) guide for full info.

### **How are pension investments and stocks and shares affected?**

Over to Martin for his view on this one...



#### **'Markets are unpredictable, but day-to-day moves irrelevant to most'**

With stocks and shares or pension investments, there are only two prices that count: the price you buy at and the price you sell at. Markets move up and down all the time, and you won't lose money until you crystallise by selling.

The markets have gone down – they may bounce back in a mild outbreak, or they may stay down for a long time if this becomes a long, systemic outbreak and hits the economy. Markets are unpredictable and there aren't any answers – but for most people (unless you are imminently about to sell or take your pension and convert your investment into cash), the day-to-day moves on the back of coronavirus are mostly irrelevant. It's only relevant if you're looking to crystallise or you need the money now.

Taking the money out right now may be a really good idea if the markets drop further, or may be a really bad idea if the markets recover. And just like always with markets, no one knows which of those two eventualities is going to happen. So unless you're someone who plays the markets, I would carry on with what I was planning to do anyway.

## **Help for renters – you'll be protected from eviction if struggling due to coronavirus**

If you'll struggle to pay rent during the coronavirus outbreak you should speak to your landlord as soon as possible to let them know your situation and work out a repayment plan. Government guidance is "encouraging tenants and landlords to work together to put in place a rent payment scheme."

We've seen this guidance be interpreted in different ways though. Whilst some landlords are proactively contacting tenants and reassuring them that they can work out new repayment arrangements if they suffer financial hardship, others are playing hardball, and not offering to make any adjustments. For example...

- *One person got in contact and said: "My husband spoke to his landlord about reducing our rent. He may have to take time off work as our son has an underlying health condition. Our landlord said he couldn't reduce it."*
- *But, in more positive news, one user received a proactive email from their landlord saying that if their income were to drop, the landlord "would gladly discuss dropping rent over this period."*

If you're struggling, it's also worth checking whether you're receiving all the financial help you're entitled to, which may include universal credit. The Government announced on 20 March that it's increasing the housing allowance part of universal credit so that the local housing allowance would cover at least 30% of the lowest rents in your area. See the [Employment & benefits coronavirus guide \(https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/\)](https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/) for more.

### **Can I be evicted if I can't pay my rent on time?**

The Government has said landlords in **England** and **Wales** will need to give three months' notice before starting eviction proceedings. It's introduced emergency legislation for this, which passed through the House of Lords on 25 March and should soon become law. (It's worth noting though that this change won't affect eviction proceedings already underway.)

**Scotland's** emergency coronavirus legislation will also prevent private and social tenants being evicted for up to six months, by increasing the amount of notice the landlord needs to give before they can take steps to take over the property. We're still awaiting news for **Northern Ireland**.

Beyond these three- or six-month points, you'll be expected to work with your landlord to establish an affordable repayment plan which takes your circumstances into account.

The Government has also said that existing protocols for social landlords dealing with rent arrears will be extended to include private landlords too, to "support engagement" between landlords and tenants and help them solve disputes. It will ask landlords to be compassionate and allow tenants to stay in their homes wherever possible – while associations representing local government and housing associations have already said that no social renter should be evicted due to coronavirus.

What's more, private landlords are also now eligible for a three-month buy-to-let mortgage payment holiday if their tenants are experiencing financial difficulties. Technically they needn't pass this on to their tenants, but morally they should and most will, so speak to your landlord if you need help.

## **Help for home-movers (incl renters) and those remortgaging**

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Coronavirus has also hit those trying to move house at the moment, as well as people trying to get a mortgage for a house purchase or remortgage. Here's what you need to know...

### **Home-movers urged to delay moves**

The Government has urged those with imminent house moves – both homebuyers and renters – to delay their moving date, while lockdown measures are in place to stop the spread of coronavirus. The lockdown is in place until Monday 13 April initially, and will then be reviewed.

The official advice states that if you have already exchanged contracts – the point at which the sale becomes legally binding – and the property is occupied, you should work with current occupants and the estate agent to delay the move or resolve the matter another way. But if the property is vacant then it says you are fine to complete the move.

See full info in our [Homebuyers and renters urged to delay property moves](https://www.moneysavingexpert.com/news/2020/03/home-buyers-and-renters-urged-to-delay-property-moves/) (<https://www.moneysavingexpert.com/news/2020/03/home-buyers-and-renters-urged-to-delay-property-moves/>) MSE News story.

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I'm due to move house and hired a removal firm - can I still use them?

Unfortunately not. The British Association of Removers (BAR) has said its members should only complete any moves that are currently underway and immediately cancel or postpone where possible any moves that have not yet started.

The BAR told us you should be able to claim for any unfulfilled elements of the contract that you had with the removal firm. So if you have paid for removals that couldn't go ahead because of coronavirus, you should get your money back. But if, for example, the packing had already been done, but then the move didn't go ahead, you would not get back the cost of the packing element of the contract – just what you paid for actually moving.

If you are able to get through to your removal firm and get a refund or you hadn't yet paid for removals but your move is still going ahead, then currently you can still hire vans for you to do the move yourself. This may change with any future Government announcements, but could be an option for those who are able in the meantime.

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### **Mortgage lenders offering three-month mortgage extensions if the move's impacted by coronavirus**

Lenders have agreed to help home-movers who have exchanged contracts and agreed completion dates by offering mortgage extensions of up to three months where the move's been impacted by coronavirus.

UK Finance, the mortgage lenders' trade body, said lenders are offering to extend mortgage terms by up to three months. You'll need to speak to your mortgage lender though to establish exactly that would work in practice, as this could mean:

- Keeping the terms of the existing mortgage offer and simply extending the offer expiry date
- Pushing the back the start date of a mortgage deal, or
- Extending the mortgage deal to expire three months later

For more, read our [Home-movers to be offered mortgage extensions](https://www.moneysavingexpert.com/news/2020/03/home-buyers-and-renters-urged-to-delay-property-moves/) (<https://www.moneysavingexpert.com/news/2020/03/home-buyers-and-renters-urged-to-delay-property-moves/>) MSE News story.

## Bad news for homebuyers and remortgagers as mortgage market tightens

Be aware some lenders have started withdrawing many mortgages from sale, making it harder for borrowers with lower equity or deposits to get a new deal. Much of this is due to the fact that lenders aren't able to send valuation agents to people's homes to assess the value of it, and whether it's worth the amount the buyer's agreed to pay.

So, they've tightened criteria by only lending on properties where there's a decent deposit or equity, and where the property is relatively "normal". So, if you're looking at new-builds, flats, high-value properties, or where the property's built from non-standard materials (eg wood, concrete), you'll now have much less choice of mortgage.

For example, **Halifax** has temporarily pulled most deals it sells through brokers above 60% loan-to-value (this is the percentage of the property value you're loaned as a mortgage), for purchases and people remortgaging. **Barclays** meanwhile has temporarily withdrawn the majority of its mortgage deals – those above 60% loan to value (LTV) – for purchases for new buyers.

**Nationwide** has limited new mortgages to 75% LTV for first-time buyers, home-movers and remortgagers – this applies through its broker and online channels. However, the limit doesn't apply for existing customers who will still be able to move home, remortgage or do a product transfer – provided they stay a Nationwide customer.

**Yorkshire Building Society** is limiting new purchases to 75% LTV and remortgages to 85% LTV. It also won't lend on flats, new builds, properties in Northern Ireland or properties over £1 million in value. **Ipswich Building Society** says it's only lending on remortgages rather than home purchases, and then only when the LTV is 75% or less. It also won't lend on flats, new builds or properties over £1 million in value.

In contrast, **HSBC** has said it's keeping all its mortgage products available, though this does come with a caveat, that if your property needs a physical valuation done, the application will be put on hold.

If you are looking for a mortgage or remortgage, [a good broker](https://www.moneysavingexpert.com/mortgages/best-mortgages-cashback/) (<https://www.moneysavingexpert.com/mortgages/best-mortgages-cashback/>) is worth their weight in gold, especially now.



## Energy bill help, incl how to top up prepaid meters

Energy suppliers are offering some help to those who may struggle to pay bills as a result of the coronavirus pandemic – both prepay and credit meter customers.

### Topping up prepaid energy may be difficult if self-isolating, but some firms will help

The Government and energy suppliers have [agreed to new emergency measures to help prepayment customers](https://www.moneysavingexpert.com/news/2020/03/energy-firms-move-to-help-customers-unable-to-top-up-due-to-coro/) (<https://www.moneysavingexpert.com/news/2020/03/energy-firms-move-to-help-customers-unable-to-top-up-due-to-coro/>) unable to top up during the pandemic, including posting cards loaded with emergency credit to those who are self-isolating, adding discretionary credit to your meter, and allowing you to nominate someone to top up for you.

Regulator Ofgem has also written to all suppliers, saying it expects them to "take proactive measures to support prepayment

meter customers, including customers in vulnerable circumstances".

If you can't leave home to top up at your usual shop, Ofgem suggests you arrange for a trusted person to take your card and do it for you (it may need disinfecting first), and leave your meter box unlocked if it's outside your home.

And if you can afford it, and you're not self-isolating already, energy firms are encouraging people to try and top up a little more than usual each time to try and build up some credit.

Ultimately, suppliers will deal with issues on a case-by-case basis, so the best thing you can do if you have to self-isolate or are struggling to pay your bill due to coronavirus is to contact your provider as soon as you can.



Here's what the prepay energy providers have committed to so far (we'll update this table as we hear more):

Help for prepaid energy customers		
Supplier	What can it do?	How to get help (1)
British Gas	<i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i> If you're in isolation and you think you'll use up your balance and emergency credit, contact British Gas and it has said it'll find a solution on a case-by-case basis. See its <a href="https://www.britishgas.co.uk/covid19">FAQs (https://www.britishgas.co.uk/covid19)</a> .	Call 0333 202 9802
EDF	<i>EDF says it can post top-up cards or keys loaded with credit to your home.</i> EDF has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it says it can deliver 'preloaded' cards and keys if you need to self-isolate – this balance will then be collected back at a "suitable rate" later. See its <a href="https://www.edfenergy.com/coronavirus-advice">FAQs (https://www.edfenergy.com/coronavirus-advice)</a> .	Call 0333 200 5100
E.on	<i>E.on says it can post top-up cards or keys loaded with credit to your home or send an engineer to top up your meter.</i> It says if your electricity meter falls below 50p of emergency credit, or you're off supply for gas, it can either send a card or key in the post, or it will send an engineer round to top up for you. However, it advises to top up a little extra or asking a trusted person to help in order to prepare for self-isolation. See its <a href="https://www.eonenergy.com/coronavirus-update.html">FAQs (https://www.eonenergy.com/coronavirus-update.html)</a> .	Call 0345 052 0000
Npower	<i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i> Npower has said it is looking at increasing emergency credit to £45 to help those self-isolating. It also advises topping up more than usual in advance if you can or asking a trusted person to help. See its <a href="https://www.npower.com/help-and-support/coronavirus/">FAQs (https://www.npower.com/help-and-support/coronavirus/)</a> .	Call 0800 073 3000
Scottish Power	<i>We've yet to hear back from Scottish Power – however it has published guidance on its website (https://community.scottishpower.co.uk/t5/Extra-Help/Coronavirus-COVID-19-information-for-ScottishPower-customers/ta-p/15029).</i> Scottish Power has advised people who need to self-isolate to ask a friend, neighbour or family member to top up for, and to add more credit to your meter than normal.	Call 0800 027 0072
SSE	<i>SSE says it can post top-up cards or keys loaded with credit to your home.</i> It's encouraging customers to keep at least 14 days' worth of credit on their meter, and says it can help by reducing any debt repayments people are making through the meter. See its <a href="https://sse.co.uk/help/coronavirus-questions-and-answers">FAQs (https://sse.co.uk/help/coronavirus-questions-and-answers)</a> .	Call 0345 026 2658
Ovo (2)	<i>Hasn't committed to sending out top-up cards or keys loaded with credit.</i> Ovo is advising people to ask friends, family or neighbours to top up for you – it urges you to disinfect your card before handing it to anyone else. It's also set up a dedicated team to help those in danger of losing supply. See its <a href="https://www.boostpower.co.uk/blog/coronavirus-update/">FAQs (https://www.boostpower.co.uk/blog/coronavirus-update/)</a> .	Call 0330 102 7517

Bulb	<i>Bulb says it can post top-up cards or keys loaded with credit to your home.</i> Bulb has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it says you can pay online and a preloaded card will be delivered. See its <a href="https://help.bulb.co.uk/hc/en-us/articles/360040774891-Coronavirus-advice-for-members-with-top-up-prepay-meters">FAQ (https://help.bulb.co.uk/hc/en-us/articles/360040774891-Coronavirus-advice-for-members-with-top-up-prepay-meters)</a> .	Call 0300 303 0635
Robin Hood Energy (3)	<i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i> It's advising customers to top up meters more than usual, if you are able, and will always provide an "emergency support function" for prepay users. It also told us it's working up a number of plans to help anyone struggling to pay or top up. See its <a href="https://robinhoodenergy.co.uk/covid-19-advice-for-customers/">FAQs (https://robinhoodenergy.co.uk/covid-19-advice-for-customers/)</a> .	Call 0800 030 4567
Co-op Energy	<i>Co-op is now run by Octopus Energy, which has told us it is working through its guidance and will update us.</i>	Call 0800 093 7547
E Energy	<i>We've yet to hear back from E Energy.</i>	Call 0333 103 9575
Green Network Energy	<i>Green Network Energy has told us it is currently working through its guidance to customers and will update us.</i>	Call 0800 520 0202
Green Star Energy	<i>Green Star Energy says it can post top-up cards or keys loaded with credit to your home.</i> It has advised people who self-isolate to ask friends and family to help you top up. Where this is not possible, it can arrange for a preloaded card to be delivered to you. See its <a href="https://protect.eu.mimecast.com/s/5fJVCg5B5HP5DwWfN2P3y?domain=mygreenstarenergy.com">FAQ (https://protect.eu.mimecast.com/s/5fJVCg5B5HP5DwWfN2P3y?domain=mygreenstarenergy.com)</a> .	Call 0800 012 4510
Omni Energy	<i>Omni Energy says it can post top-up cards or keys loaded with credit to your home..</i> It advises those who can top in advance and build up credit on the meter, or ask a family member or friend to take their key or card to the shop for you. It also says it has emergency credit to maintain supply.	Call 0113 457 3219
Utility Warehouse	<i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i> Utility Warehouse has advised its customers to top up a bit extra – it recommends having at least two week's energy on your meter. It also suggests identifying a trusted third-party who can pick up your top up card or key and take it to a store in case you're unable to leave your home.	Call 0333 777 3247
Utilita	<i>Hasn't yet committed to sending out top-up cards or keys loaded with credit.</i> However, Utilita's main focus is smart prepayment, which allows people to top up remotely. If you've a non-smart meter, it advises to top up more than usual or ask a friend or family member to help. It also says it has called all its customers over the age of 80 and advised them of how to top up.	Call 0345 207 2000
<p>(1) Whether you're on a standard credit meter or a prepayment meter, energy suppliers are urging you to contact them via email or live chat first, where possible, with any non-urgent queries, to keep phone lines free for those with serious issues or in vulnerable situations. (2) Ovo prepayment customers are supplied under the brand 'Boost'. (3) Advice also covers anyone supplied by Angelic Energy, Beam Energy, Citizen Energy, Ebico, Fosse Energy, Great North Energy, The Leccy, RAM Energy, Southend Energy, White Rose Energy and Your Energy Sussex.</p>		

### On a standard credit meter? Help's also available

The Government has also moved to help those on standard credit meters that are struggling.

Most importantly, your supply won't be cut off – disconnections of standard credit meters have been completely suspended. What's more, all energy suppliers have agreed to provide support to anyone in financial distress, which can include debt repayments and bill payments being reassessed, reduced or paused.

Exactly what help suppliers will offer will depend on your individual circumstances, but here's what measures firms have told us they can offer some customers:

On a credit meter? What firms are offering some customers						
Supplier	Delay bill due dates	Remove late payment charges	Allow repayment over longer periods	Reassess monthly payment	Offer alternative ways to pay	How to get help
British Gas	Yes	Yes	No	No	No	See <a href="https://www.britishgas.co.uk/covid19">FAQs (https://www.britishgas.co.uk/covid19)</a> or call 0333 202 9802

EDF	Yes	No	Yes	No	Yes	See <a href="https://www.edfenergy.com/coronavirus-advice">FAQs (https://www.edfenergy.com/coronavirus-advice)</a> or call 0333 200 5100
E.on	Yes	No	No	Yes	No	See <a href="https://www.eonenergy.com/coronavirus-update.html">FAQs (https://www.eonenergy.com/coronavirus-update.html)</a> or call 0345 052 0000
Npower	Yes	No	Yes	No	Yes	See <a href="https://www.npower.com/help-and-support/coronavirus/">FAQs (https://www.npower.com/help-and-support/coronavirus/)</a> or call 0800 073 3000
Scottish Power	Yes	No	Yes	No	Yes	See <a href="https://community.scottishpower.co.uk/t5/Extra-Help/Coronavirus-COVID-19-information-for-ScottishPower-customers/ta-p/15029">FAQs (https://community.scottishpower.co.uk/t5/Extra-Help/Coronavirus-COVID-19-information-for-ScottishPower-customers/ta-p/15029)</a> or call 0800 027 0072
SSE	Hasn't committed to any specific measures, but will offer help on case-by-case basis					See <a href="https://sse.co.uk/help/coronavirus-questions-and-answers">FAQs (https://sse.co.uk/help/coronavirus-questions-and-answers)</a> or call 0345 070 7373
Bulb	No	No	Yes	No	Yes	See <a href="https://help.bulb.co.uk/hc/en-us/articles/360041083931-Advice-for-members-during-the-coronavirus-outbreak-">FAQs (https://help.bulb.co.uk/hc/en-us/articles/360041083931-Advice-for-members-during-the-coronavirus-outbreak-)</a> or call 0300 303 0635
Co-op Energy (1)	Hasn't committed to any specific measures, but will offer help on a case-by-case basis					See its <a href="https://octopus.energy/blog/coronavirus/">statement (https://octopus.energy/blog/coronavirus/)</a> or call 0808 164 1088
Octopus Energy	Hasn't committed to any specific measures, but will offer help on a case-by-case basis					See its <a href="https://octopus.energy/blog/coronavirus/">statement (https://octopus.energy/blog/coronavirus/)</a> or call 0808 164 1088
Ovo Energy	No	Yes	Yes	Yes	No	See <a href="https://www.ovoenergy.com/coronavirus-update">FAQs (https://www.ovoenergy.com/coronavirus-update)</a> or call 0330 303 5063
Shell Energy	Yes	No	Yes	No	No	See <a href="https://www.shellenergy.co.uk/service">FAQs (https://www.shellenergy.co.uk/service)</a> or call 0330 094 5800
Small suppliers	Though some have committed to things such as not increasing direct debit payments or offering more flexible payments, most suppliers haven't committed to any specific measures, but will offer help on a case-by-case basis.					See <a href="https://help.cheapenergyclub.com/hc/en-us/articles/360001492048-Energy-Providers-Contact-Details">supplier contact details (https://help.cheapenergyclub.com/hc/en-us/articles/360001492048-Energy-Providers-Contact-Details)</a>
Whether you're on a standard credit meter or a prepayment meter, energy suppliers are urging you to contact them via email or live chat first, where possible, with any non-urgent queries, to keep phone lines free for those with serious issues or in vulnerable situations. (1) Co-op Energy's response is handled by Octopus Energy, which now runs the brand.						

Do a [whole of market comparison \(https://clubs.moneysavingexpert.com/cheapenergyclub/register\)](https://clubs.moneysavingexpert.com/cheapenergyclub/register) via our Cheap Energy Club to see how much you could save by switching – many can save over £340/yr by switching from the average Big Six standard tariff.

## Need extra support? Sign up to the Priority Service Register

Vulnerable customers (see who counts below) can also sign up to the Priority Services Register with their supplier or network operator. If you're on the register, you'll be eligible for certain free services, including:

- Advanced notice of planned power cuts
- Priority support in an emergency (such as alternative heating facilities if your supply is interrupted)
- Get communication sent by your supplier shared with someone you've nominated (such as family or carer)
- Arrangements to ensure it is safe for you to use a prepayment meter if you have one. If not, you may get a credit meter for free or get your meter moved for you
- Meter reading services at regular intervals, if you or a nominated person can't take a reading

Who can join the Priority Service Register?

You sign up to the Priority Services Register if:

- You're of pensionable age
- You're disabled or chronically sick
- You have a long-term medical condition
- You have a hearing or visual impairment or additional communication needs
- You're in a vulnerable situation (ie, you can't top up prepayment due to injury, or mental health conditions that may impact understanding of bills)

See the energy regulator Ofgem's website for [more info on the Priority Service Register](https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register-people-need) (<https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register-people-need>).

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## What if coronavirus has stopped me having a smart meter fitted?

Providers have paused the installation of smart meters due to the latest Government advice to not go to anyone else's home. Engineers are only able to support customers who are in emergency situations, such as a loss of supply.

If you've recently signed up to a tariff that requires you to have a smart meters installed or you're planning to sign up to one, you can still do this. You'll just be contacted to have the smart meters fitted when the situation allows.

## Working from home? Claim tax back on additional home expenses

If your employer requires you to work at home, you can claim for increased costs due to working from home, eg, heating & electricity. Clearly, right now millions are required to work at home so this applies.

In practice, apportioning the cost is tough, so instead you can claim on a £6/week rate. This works one of two ways:

- **Employers can pay you £6/week extra, free of tax.** Yet right now, with many firms struggling, asking may be bad timing, so...
- **If not, you can claim tax relief on £6 of income per week, which for basic 20% taxpayers is £1.20/wk (c. £60/yr), and 40% taxpayers £2.40/wk (c. £120/yr).** You can apply directly to HMRC for this tax relief – and as long as you're claiming relief on the equivalent of £6/week for the period you worked at home, you won't have to provide evidence of the extra spending.

There's full info on how to claim in Martin's ['Working from home due to coronavirus? Claim tax back on extra costs](https://blog.moneysavingexpert.com/2020/04/martin-lewis--working-from-home-due-to-coronavirus--claim-p6-wk-/) (<https://blog.moneysavingexpert.com/2020/04/martin-lewis--working-from-home-due-to-coronavirus--claim-p6-wk-/>) blog.

## Broadband and TV packages help, incl switchers info and TV sport refunds

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Many are asking whether they can still switch to a different broadband provider, or what to do if they'll struggle to pay their bill. Plus, we've news of how to pause TV sport subscription costs.

### Can I still switch broadband?

For most, switching during the current crisis shouldn't be a problem as your switch can often be done remotely, with no one needing access to your home.

However, the small number of people switching from Virgin Media (which uses cable) to a provider using the Openreach network (which is most other providers including BT, Plusnet, Shell, Sky and Vodafone) may have problems. This is because Openreach engineers can't visit your home to install a new line. If this applies to you, it's likely you'll have to wait until the current restrictions are lifted before switching.

But, if you're out of contract, see if you can [haggle your costs down](https://www.moneysavingexpert.com/utilities/haggle-your-broadband-existing-customer-tips/) (<https://www.moneysavingexpert.com/utilities/haggle-your-broadband-existing-customer-tips/>).

### What help's available if I can't pay my broadband bill?

If you're struggling to pay your bill, a number of providers including BT, Sky and Vodafone have told us they'll help. We don't have specifics on this help yet, but all providers say anyone who's struggling to contact them as soon as possible to discuss their options.

If you're in **Hull**, KCOM have told us that it's removing all data caps and will not disconnect anyone for non-payment of bills. It will also not charge any late payment fees and will review this each month.

Ofcom, the broadband regulator, has told firms not to disconnect people who can't pay: "We expect providers to keep customers connected even where they are struggling to pay. We'll be asking them to suspend all disconnections, except those requested by the customer. We are in close contact with companies about what further support they can offer to customers in financial difficulties.

"If you are struggling, we advise you to speak to your provider in the first instance to discuss options."

## **Sky Sports customers can now 'pause' their subscription & BT Sport custs can now get TWO months' credit (or donate it to the NHS)**

With most live sport suspended, many who pay for digital TV subscriptions have asked if they can get a refund. Here's what the providers are saying...

### **Can you pause Sky Sports or get a refund?**

- **Sky** will let you 'pause' your subscription – which means you can stop paying for the time being. You can do this online – log in to your account and go to the [Pause Sky Sports](https://www.sky.com/shop/tv/sports/pause?DCMP=iic-skycom:ec_pause_sports) ([https://www.sky.com/shop/tv/sports/pause?DCMP=iic-skycom:ec\\_pause\\_sports](https://www.sky.com/shop/tv/sports/pause?DCMP=iic-skycom:ec_pause_sports)) page. While your account's paused, you won't be charged but you will still have access to all 11 Sky Sports channels. As soon as live sports returns, Sky says it'll reinstate your subscription – you won't need to do anything.
- **Virgin Media.** You can now apply to pause your Sky Sports subscription through [its online form](https://www.virginmedia.com/help/thinking-of-leaving/talk-to-us) (<https://www.virginmedia.com/help/thinking-of-leaving/talk-to-us>). You can still watch the channels, you just won't be charged. Virgin Media will stop payments automatically, there's no need to call them. It says it will also let you know in advance when payments will restart.
- **TalkTalk** emailed customers on 24 March to say they could pause their Sky Sports boost. Customers who opt-in to pause their boost will not be charged during this time and the subscription will show as a credit on their bill. All Sky Sport channels, plus recordings, can still be watched. TalkTalk says as soon as sporting events recommence, the sports subscription charge will be reinstated.
- **BT** customers who pay for Sky Sports through BT can get a bill credit while sport is paused. However, you will need to call BT's customer service line to get this, there's currently no online form to apply.

### **Updated. BT Sport now offering TWO months' bill credit on its subscriptions (covering April & May)**

- **BT** has said its customers can get a bill credit for two months of BT Sport. To get it, go to this [BT Sport page](https://www.bt.com/consumer/edw/sport-support/) (<https://www.bt.com/consumer/edw/sport-support/>) and fill out the form. Or you can choose for [BT to donate that credit](https://www.bt.com/consumer/edw/sport-support/?type=donation) (<https://www.bt.com/consumer/edw/sport-support/?type=donation>) to the NHS Charities Together Covid-19 Urgent Appeal. Please don't call BT unless it's urgent as its prioritising dealing with vulnerable customers.
- **Virgin Media.** You can pause your BT Sports subscription through [its online form](https://www.virginmedia.com/help/thinking-of-leaving/talk-to-us) (<https://www.virginmedia.com/help/thinking-of-leaving/talk-to-us>). You can still watch the channels, you just won't be charged. Virgin Media will stop payments automatically once you've made the request, there's no need to call. It says it will also let you know in advance when payments will restart.
- **Sky** and **TalkTalk** customers who have BT Sport channels agree a contract directly with BT so can follow the same steps as BT customers. They can apply for the credit through [BT's online form](https://www.bt.com/consumer/edw/sport-support/) (<https://www.bt.com/consumer/edw/sport-support/>), or [donate their credit](https://www.bt.com/consumer/edw/sport-support/?type=donation) (<https://www.bt.com/consumer/edw/sport-support/?type=donation>).

If you made a claim when BT was offering one month's bill credit, you don't need to claim again - the second month's credit (May) will be automatically applied on May's bill.

## **Virgin Media giving customers 18 free channels**

Virgin Media is giving its customers 18 free channels until 2 May, due to the ongoing coronavirus pandemic. Customers don't need to do anything to get access to the channels, which include Comedy Central, MTV and Kerrang. Virgin Media will add them to their account automatically.

Virgin Media has already added several children's channels to customers' selections until 21 April, so kids can watch them during the Easter holidays.

## Netflix, Amazon and others are throttling video streaming

To help alleviate demand on the broadband network, a number of streaming services are lowering what's known as their 'streaming bitrate', in order to reduce the amount of data needed to watch something online. Bitrate doesn't affect the resolution you watch in (HD, 4K etc) – it's more to do with the amount of data streamed per second, so usually a higher bitrate makes very fast-moving images appear less blocky.

**Netflix** is one of the firms doing this – it's cut the data used by 25%. Some people pay up to £6/mth extra for Netflix's Premium subscription, which promises Ultra HD (4K) streaming. If that's you, Netflix says you shouldn't notice any difference in quality as it usually streams at a higher bitrate than is required anyway – it therefore says it won't be offering any customers on a higher-cost package a refund.

However if you do notice a problem or unhappy with the change, you're not locked into a contract and so can downgrade your package or cancel your subscription at any time -see more info in our [18 Netflix Hacks](https://www.moneysavingexpert.com/utilities/netflix-hacks/#needtoknow-1) (<https://www.moneysavingexpert.com/utilities/netflix-hacks/#needtoknow-1>).

**Amazon Prime Video, Disney+ & Apple TV+** are also lowering the streaming bitrate by 25%. Again this won't affect the resolution of the image so you'll still get HD or 4K (where available). Meanwhile YouTube will now be playing videos in standard definition by default – though you can still manually select HD if you wish.

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Some game downloads may also be slower

With increased pressure on broadband networks, **Sony PlayStation** has warned that downloads of games may appear "somewhat slower or delayed" during this period. It's not clear how much slower they'll be, but as some games can be up to 100GB in size, the change may be noticeable for some. Sony's said there won't be any impact on multiplayer gaming.

**Microsoft Xbox** hasn't yet announced any limits – we'll update this guide if and when it does.

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## Over-75 TV licence charges to be delayed

The BBC has announced it is delaying charging some over-75s for TV licences until August, in light of the coronavirus pandemic.

A rule change meaning that free TV licences for the over-75s will be restricted to those who receive the pension credit benefit was set to come into effect on 1 June 2020. But it has now been delayed until 1 August 2020.

The BBC says it will "keep the issue under review" as the situation continues to evolve.

See our [BBC delays introduction of over-75 licence fee charge](https://www.moneysavingexpert.com/news/2020/03/bbc-delays-introduction-of-over-75-licence-fee-charge/) (<https://www.moneysavingexpert.com/news/2020/03/bbc-delays-introduction-of-over-75-licence-fee-charge/>)ge news story for full information.

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## Your rights on other household bills and subscriptions

As coronavirus hits the UK it's likely to have a huge impact on many aspects of everyday life – here are a few more key need-to-knows:



### **Martin: 'We need to show patience, compassion and forbearance, even to companies, at this time'**

I wanted to say something that's at odds with MSE's original founding motto – "a company's job is to screw you, our job is to screw them back" (since then it's morphed to "cutting your bills, fighting your corner").

Right now, even in our commercial relationships, we should try not to be adversarial. We want banks and firms to show people patience, compassion and forbearance. Yet equally, when our entire economy and way of life is under threat, we must try to return it.

Many firms are struggling to cope, change policies, or even just get their staff settled in new ways to work – so be patient.

And for those who can afford it, even if you've a right to a full refund for a ticket, travel or more, if the firm is in a struggling sector and asks if you'll take vouchers instead, it's worth considering. That may just be what stops that firm from collapsing and their staff from losing their jobs, which results in more money taken out of society and a vicious cycle. Of course, be mindful of how you'd be protected (eg, by your card provider) if it did go bust.

## **Struggling with council tax? Speak to your local authority – you may be able to take a council tax 'holiday'**

Many councils are offering help to residents who are struggling to pay their council tax as a result of the coronavirus pandemic.

This is being done on a council-by-council basis, so for full details you'll need to contact your local authority. But to give you a flavour of what some councils are offering:

- **You may be able to defer payments – ie, take a council tax 'holiday'**. For example, **Telford and Wrekin Council** is offering all its residents a two month "holiday" from council tax payments. Anyone can ask to suspend their council tax payments for April and May and instead begin payments from June. Meanwhile **Manchester City Council** says in some cases you can arrange to defer payment until July.

Bear in mind though that you'll still have to pay the full amount over the year, so when you start paying again your bill each month will be bigger than normal.

- **Some councils are suspending enforcement action**. For example, **Wandsworth Borough Council** has said "no enforcement or recovery action will be initiated against people who fall behind with their council tax payments".
- **If you're struggling to pay, ask for support**. For example, **St Albans City and District Council** has said that "residents whose income has been adversely affected by the coronavirus crisis may be entitled to council tax support", which could mean a significant reduction on your bills if you're struggling financially.

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Rates bills in Northern Ireland will be delayed until June

If you live in Northern Ireland, your rates bill won't be issued to you on 1 April as usual, but in June – though the bill will still cover the period between 1 April 2020 and 31 March 2021. If you pay by monthly direct debit, this will be updated automatically to collect payments between June 2020 and March 2021.

If you're in arrears with your rate payments, no new action will be started to recover the debt until after the current crisis has passed. If you've already had recovery action started against you, this won't be cancelled but it will be suspended for the time being and you won't be pursued for the debt until after the crisis.

You can also check if you're entitled to any support with paying your rates – which could include Low Income Rate Relief, the Rate Rebate Scheme for people on universal credit or Housing Benefit Rate Relief. There's full info on the [NI Direct](#) website.

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## **Struggling with water bills? There's help available**

Water companies in England and Wales have stepped up efforts to help customers who have lost their jobs or had their incomes cut due to the coronavirus pandemic. The companies are encouraging households with immediate or short-term issues paying their bills to get in contact as soon as possible so that they can receive help.

All water companies are halting debt collection visits. You may still get a call, but they won't be sending anyone round or applying for any new court orders during the current crisis.

The best thing to do if you need help is to contact your water company or check its website for an online form. All companies offer some kind of help, which may include:

- **Offering payment breaks or payment holidays**. Some providers can pause your payments for a time.
- **Flexible payments**. Some will reassess your current payment plan, and lower it while you're struggling.
- **Social tariffs**. These are special tariffs each firm offers to reduce or put a cap on what you pay.
- **Help with arrears**. Suppliers can wipe arrears if you can agree to make regular payments.

- **Capped tariffs for those on water meters.** Via a scheme known as WaterSure, providers offer capped tariffs if you get certain benefits and need to use a lot of water for medical reasons or because you have a certain number of school-age children.
- **Pay directly from benefits.** Your bill payment can be taken directly from your benefits.
- **Charitable trusts.** Some providers have charitable trusts which offer grants to struggling households.

We've rounded up the help providers have said they offer below – though what you'll actually be offered if you're struggling will depend on your circumstances.

<b>How water companies can help</b>							
<b>Provider</b>	<b>Payment break</b>	<b>Flexible payments</b>	<b>Social tariff</b>	<b>Pay with benefits</b>	<b>Capped tariffs</b>	<b>Arrears Help</b>	<b>Charitable trusts</b>
<b>Water and sewerage companies</b>							
<a href="https://www.anglianwater.co.uk/help-and-advice/extra-support/help-paying-your-bill/">Anglian Water</a> ( <a href="https://www.anglianwater.co.uk/help-and-advice/extra-support/help-paying-your-bill/">https://www.anglianwater.co.uk/help-and-advice/extra-support/help-paying-your-bill/</a> )	Yes	Yes	Yes	Yes	Yes	Yes	-
<a href="https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx">Dwr Cymru</a> ( <a href="https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx">https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx</a> )	Yes	Yes	Yes	Yes	Yes	Yes	-
<a href="https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/">Hafren Dyfrdwy</a> ( <a href="https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/">https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/</a> )	Yes	-	Yes	Yes	Yes	-	Yes
<a href="https://www.nwl.co.uk/services/extra-support/financial-support/">Northumbrian Water</a> ( <a href="https://www.nwl.co.uk/services/extra-support/financial-support/">https://www.nwl.co.uk/services/extra-support/financial-support/</a> )	-	-	Yes	Yes	Yes	-	-
<a href="https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/">Severn Trent Water</a> ( <a href="https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/">https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/</a> )	Yes	-	Yes	Yes	Yes	-	Yes
<a href="https://www.southwestwater.co.uk/bills/need-help-paying-bill/">South West Water</a> ( <a href="https://www.southwestwater.co.uk/bills/need-help-paying-bill/">https://www.southwestwater.co.uk/bills/need-help-paying-bill/</a> )	-	Yes	Yes	Yes	Yes	Yes	Yes
<a href="https://www.southernwater.co.uk/account/help-paying-your-bill/">Southern Water</a> ( <a href="https://www.southernwater.co.uk/account/help-paying-your-bill/">https://www.southernwater.co.uk/account/help-paying-your-bill/</a> )	-	-	Yes	Yes	Yes	-	Yes
<a href="https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/">Thames Water</a> ( <a href="https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/">https://www.thameswater.co.uk/my-account/billing-and-payment/help-paying-your-bill/</a> )	-	-	Yes	Yes	Yes	-	Yes
<a href="https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/">United Utilities</a> ( <a href="https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/">https://www.unitedutilities.com/my-account/your-bill/difficulty-paying-your-bill/</a> )	Yes	-	Yes	Yes	Yes	-	-
<a href="https://www.wessexwater.co.uk/your-account/help-paying/">Wessex Water</a> ( <a href="https://www.wessexwater.co.uk/your-account/help-paying/">https://www.wessexwater.co.uk/your-account/help-paying/</a> )	-	-	Yes	Yes	Yes	Yes	Yes
<a href="https://www.yorkshirewater.com/billing-payments/help-paying-your-bill/">Yorkshire Water</a> ( <a href="https://www.yorkshirewater.com/billing-payments/help-paying-your-bill/">https://www.yorkshirewater.com/billing-payments/help-paying-your-bill/</a> )	-	-	Yes	Yes	Yes	Yes	Yes
<b>Water only (you'll usually be billed for sewerage by one of the companies above as well)</b>							
<a href="https://www.affinitywater.co.uk/billing/struggling-to-pay/">Affinity Water</a> ( <a href="https://www.affinitywater.co.uk/billing/struggling-to-pay/">https://www.affinitywater.co.uk/billing/struggling-to-pay/</a> )	Yes	-	Yes	Yes	Yes	-	-
<a href="http://www.bournemouthwater.co.uk/your-bill/having-trouble-paying/">Bournemouth Water</a> ( <a href="http://www.bournemouthwater.co.uk/your-bill/having-trouble-paying/">http://www.bournemouthwater.co.uk/your-bill/having-trouble-paying/</a> )	-	Yes	Yes	Yes	Yes	-	-
<a href="https://www.bristolwater.co.uk/get-help-with-paying-your-bill/">Bristol Water</a> ( <a href="https://www.bristolwater.co.uk/get-help-with-paying-your-bill/">https://www.bristolwater.co.uk/get-help-with-paying-your-bill/</a> )	-	Yes	Yes	Yes	Yes	Yes	-

<a href="https://www.eswater.co.uk/services/extra-support/financial-support/">Essex and Suffolk</a> ( <a href="https://www.eswater.co.uk/services/extra-support/financial-support/">https://www.eswater.co.uk/services/extra-support/financial-support/</a> )	Yes	-	Yes	Yes	Yes	-	-
<a href="https://www.portsmouthwater.co.uk/customer-services/problems-paying/">Portsmouth Water</a> ( <a href="https://www.portsmouthwater.co.uk/customer-services/problems-paying/">https://www.portsmouthwater.co.uk/customer-services/problems-paying/</a> )	-	Yes	Yes	Yes	Yes	Yes	-
<a href="https://seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill">SES Water</a> ( <a href="https://seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill">https://seswater.co.uk/your-account/paying-your-bill/help-paying-your-bill</a> )	-	-	Yes	Yes	Yes	-	-
<a href="https://www.southeastwater.co.uk/get-help/help-paying-your-bill">South East Water</a> ( <a href="https://www.southeastwater.co.uk/get-help/help-paying-your-bill">https://www.southeastwater.co.uk/get-help/help-paying-your-bill</a> )	-	-	Yes	Yes	Yes	-	Yes
<a href="https://www.south-staffs-water.co.uk/help-and-advice/read/how-can-you-help-if-i-am-struggling-to-pay-20010000002207">South Staffordshire</a> ( <a href="https://www.south-staffs-water.co.uk/help-and-advice/read/how-can-you-help-if-i-am-struggling-to-pay-20010000002207">https://www.south-staffs-water.co.uk/help-and-advice/read/how-can-you-help-if-i-am-struggling-to-pay-20010000002207</a> )	-	Yes	Yes	Yes	Yes	-	Yes

### In vulnerable circumstances? Sign up to the Priority Service Register

All water companies in England and Wales have schemes which allow customers to register for free additional support if you can't leave your house; have limited mobility; have sight, speech, hearing or cognitive impairment or have a serious illness or a mental health condition.

Help includes:

- Uninterrupted supply of water, even during wider-scale service interruptions.
- Help managing and paying bills, including home visits, reading meters and providing alternative bill formats such as Braille or additional languages.
- Help identifying that the person at the door is a genuine water company employee.

### Life insurance and income protection insurance should cover coronavirus – critical illness policies won't

Whether or not you're protected for claims relating to coronavirus depends on what kind of insurance you have:

- **Life insurance and income protection insurance SHOULD cover coronavirus.** If you have a life insurance or income protection policy in place you should be covered for any claims related to coronavirus. This is because these policies are usually based on declaring any existing conditions – but if you have an existing policy, you couldn't have declared coronavirus as a condition before now so that won't be an issue.

It is still possible to take out a new policy to protect yourself. If you are looking at taking out a new policy – either life insurance or income protection – it is likely you'll be asked additional questions, such as whether you've already tested positive for Covid-19, have had symptoms or have been told to self-isolate. If you have, an exclusion may be applied.

- **Critical illness cover WON'T apply to coronavirus.** If you have critical illness cover, you will not be covered for Covid-19 claims, as it isn't considered a critical illness. If, however you developed a serious illness/condition as a result of coronavirus, that could be considered as a possible claim.
- **Getting accident, sickness and unemployment cover is now tricky.** For those seeking accident and sickness cover, it is still possible to get it but many insurers are no longer offering unemployment cover as an option, or no longer accepting new applications, or imposing additional exclusions (ie, claims may not be made unless you have been unemployed for at least a couple of months from the start date of your policy).

For full help on the ins and outs of this kind of cover, see our [Life Insurance](https://www.moneysavingexpert.com/insurance/cheap-life-insurance/) (<https://www.moneysavingexpert.com/insurance/cheap-life-insurance/>) guide.

### Working from home? You only need to tell your home/contents insurer if you've brought stock home or have business visitors

We've checked with a raft of major home insurers including Axa, Aviva, Churchill, Direct Line, Esure, Hastings, LV and More Than. All have said during the coronavirus crisis period there's no need to change or update your cover if you're now working from home and, crucially, you don't need to call and tell them.

This applies if you're doing clerical work – generally defined as working on a laptop and making phone calls. It won't cover any claims arising from visitors to your home who are there as part of your work, but this shouldn't be a problem in the current lockdown as you shouldn't be having visitors in your home anyway.

It also won't cover any stock you might have brought home – for example, if you've a mail order business which you're now operating from home. If that's the case, call and tell your insurer as you may need to pay a premium to have the stock covered, or you may need to get an extension to your usual business insurance.

## Some mobile firms are giving data boosts and free calls to help

Mobile phone users are being offered extra data and free calls by some firms to help them keep in touch during the pandemic. Here's what we know so far:

- **iD Mobile** is offering free unlimited calls to anyone aged 70 and over that doesn't already have them as part of its plan, until Mon 20 April.
- **Sky Mobile** says all its mobile customers (both handset contract and Sim-only) will get an extra 10GB data boost for free until April. This will be applied to your 'Piggybank' automatically.
- **New. Tesco Mobile** is giving all its customers unlimited evening and weekend calls until 1 June. This includes all of its pay-as-you-go customers, Sim-only and mobile contract customers. On weekdays, its 'evening' period runs from 8pm through to 8am and it's also told us customers can still take advantage of this without any credit on their account.
- **Vodafone** is offering free unlimited data for 30 days to some pay monthly customers (both on contract and Sim-only deals).

It will be automatically upgrading customers who are flagged as vulnerable in its systems and will send out a text to confirm this has been done. For other pay monthly customers, it's open to the first 500,000 who claim it via the VeryMe reward scheme on the My Vodafone app. The data will be added to your account within seven days of redeeming, and you'll receive confirmation via text.

Vodafone says if network capacity allows, it hopes to offer even more customers unlimited data in future.

- **Virgin Mobile** says all its 'Pay Monthly' customers, though not those on Sim-only deals, will get unlimited minutes to mobile and landline numbers, plus a 10GB data boost for one month.

We've contacted every major mobile provider and will update this guide when we get more info on what others are doing.

Sky also says that existing customers with its **Sky Talk** broadband and landline calls package will get free calls to UK landlines at any time of the day from Saturday 21 March to the end of April 2020.

## Help for students, incl loans & hall costs

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The Student Loans Company has confirmed that students WILL be paid their loans/grants next term as normal (eg, if you get an 'away from home' loan you'll still get that even if at home).

If you're in hardship, some unis have hardship funds.

### Do I need to pay rent for the third term?

If you're currently living in university accommodation, you may want to go home for your third term, particularly as most institutions have suspended face-to-face teaching.

Some universities such as **UCL** in London have said they will not charge accommodation fees for students who will not be living in halls in the summer term. **Newcastle University** has said that students living in university-owned accommodation will be released from contracts from 29 March provided they've followed university advice to return home, have emptied their room and returned keys.

Policies do differ between universities though, so if in doubt, contact your university to see what they're doing and whether you still need to pay your rent.

If you're in private rental accommodation, you've probably signed a tenancy until the end of the academic year, so it's likely you'll have to pay the agreed rent until the end of the contract. However, talk to your landlord - for example, if bills are included and none of you will be there, see if the landlord will agree to reduce the amount you pay.

If you can't pay the rent... well, you've the same [rental rights](https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#rent) (<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#rent>) as everyone else at this time, so you can't be evicted. Again, good communication is key, so if this is the case, explain your circumstances to your landlord, so at least they're informed.

## Warning - watch out for coronavirus scams

Low life scammers are taking advantage of coronavirus to try to defraud people, especially the elderly and vulnerable.

Shockingly, the National Fraud Intelligence Bureau has already identified over 100 reports of fraud relating to coronavirus since February, with victims' losses totalling almost £1 million. The majority are online shopping scams where victims have tried to buy products such as protective face masks and hand sanitiser from fraudsters. There have also been over 200 reports of coronavirus-themed phishing emails designed to trick people into opening malicious attachments or revealing sensitive information.

A common tactic used by scammers is to send messages purporting to be from research groups linked with the Centres for Disease Control and Prevention in the US, or the World Health Organisation. Some claim to be able to provide a list of people infected with Covid-19, which links to a malicious website or asks the victim to make a payment in Bitcoin.

Other common phishing emails include sending articles about the coronavirus outbreak with links to fake company websites, or sending details of investment schemes which encourage people to take advantage of the coronavirus downturn.

Action Fraud says you can protect yourself by:

- **Being vigilant for scam messages.** This includes not clicking on any links or attachments if you receive a suspicious message, and not responding to any unsolicited messages or calls that ask for personal or financial details.
- **Taking care when shopping online.** You should always do your research if you're buying from a company or person you don't know and trust, possibly asking a friend or family member for advice first. If you do go ahead with an online purchase, you should use a credit card if possible for extra protection.
- **Protecting your devices from threats.** This includes always installing the latest software and app updates to protect your devices from new threats.

See our [30+ Ways to Stop Scams](https://www.moneysavingexpert.com/shopping/stop-scams/) (<https://www.moneysavingexpert.com/shopping/stop-scams/>) guide for more info on keeping yourself safe from fraudsters.

**Looking for other help?** This guide has info about how coronavirus affects work. We also have...

- [Coronavirus Employment Help](https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/) (<https://www.moneysavingexpert.com/news/2020/03/coronavirus-self-employed-and-employment-help/>) for the latest on what help's available from the state.

- [Coronavirus Life-in-Lockdown](https://www.moneysavingexpert.com/news/2020/03/coronavirus-help-and-support/) (<https://www.moneysavingexpert.com/news/2020/03/coronavirus-help-and-support/>) for the latest on supermarkets, weddings, MOTs and more.

- [Coronavirus Travel Rights](https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/) (<https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/>) for the latest on holidays and refunds.

Join the MSE Forum Discussion

[UK coronavirus help and your rights](#)

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