



April 2020

Dear Customers,

COVID-19 Update

As the COVID-19 situation in Ireland evolves we are continuing to monitor all developments and initiatives of the HSE, Government and the Central Bank of Ireland closely. If official guidance and advice changes, we will adapt accordingly. As always, the health and wellbeing of our customers and colleagues remains our top priority. We remain fully operational at this time.

Contact:

At Mars Capital, we appreciate the current situation with COVID-19 may present difficult times either personally and/or financially for you and your family. We would like to confirm our commitment to ensure continuity of customer service and to reassure you that we are available by phone and email to support you. Customer face-to-face meetings will not be scheduled at this time.

We remain open from 9am – 5.30pm Monday – Friday and are available on 1890 303 702 or, if calling from abroad, +353 1 630 6054.

As you might expect in these unprecedented times, we have been experiencing an increased volume of calls. If you need to speak with us, please bear with us. You can also email us at info@marscapital.ie or complete an online contact form via our website, (<https://www.marscapital.ie/>) and we will contact you directly. It is also possible to make mortgage payments via our website and access further documentation.

Customers that may be experiencing financial difficulty:

We continue to support and work with customers during any period of financial disruption and difficulty they may find themselves in. ***We have the following range of payment break options available for customers impacted by COVID-19 for a period of up to 3 months, based on their circumstances:***

- Interest and Part Capital;
- Interest Only;
- Less than Interest Only;
- Full Moratoriums.

The payment breaks available will allow us to cater for the financial difficulties, which you may be facing and we encourage you to contact us if that is the case. If you are impacted by COVID-19, you may be eligible for government social welfare support, which have been made available and we would encourage you to apply for any applicable support as soon as possible.

Fraud and COVID-19:

Fraudsters may continue to exploit the current situation to facilitate various types of fraud and cybercrime. To protect yourself from these threats, please continue to be vigilant with phishing emails received or emails with attachments that may contain malware.

Be alert to suspicious phone calls, texts or emails from anyone claiming to be from the bank with a message about Coronavirus. Trusted organisations will NEVER ask you for your full PIN or password or ask you to move money from your account.



Mars
CAPITAL

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COVID-19 Planning and Response:

We have internal working groups in place to ensure continuity of service for our customers and we will continue to monitor the situation, adhering to advice from the HSE, relevant Government Departments and the Central Bank of Ireland. We are also working closely with the Banking & Payments Federation of Ireland (BPF), who are engaging with industry stakeholders on a coordinated plan in response to the risks associated with any potential further escalation of COVID-19 in Ireland.

Finally,

We are here to help, so please reach out if you are worried about your ability to repay and we can discuss the options available to you during these difficult times.

Stay safe.

Mars Capital