

# Arrears Information for Consumers

We understand that from time to time you may face financial difficulties which could affect your ability to re-pay your credit agreement with us. We recommend that you read this information sheet and contact us as soon as possible if you are, or feel you may shortly be, in arrears. It is in your interest to engage with us about arrears or financial difficulties. Our staff are on hand to help you and can work with you to try and arrive at a solution.

Below are some steps that enable us to help you as soon as possible:

- Contact us as soon as you are not able to make your payments.
- Tell us as soon as there are any changes to your financial circumstances that could change your ability to repay your agreement.
- Engage promptly and fully co-operate with Finance Ireland to agree an approach to help rectify your financial difficulties position.

We strongly advise that you contact us and fully cooperate at all stages of our discussions.

Your data in relation to the arrears may be shared with a relevant credit register, in accordance with our credit agreement. This may have an impact on your credit rating and make obtaining credit more difficult in the future.

If you miss any payment we will be entitled to charge you default fees and interest in accordance with the terms of your credit agreement. Please refer to your credit agreement for more information, or contact us through our contact details below.

For further support, the Money Advice and Budgeting Service (“MABS”) is an independent money advice and budgeting service. Please see their website at: [mabs.ie](http://mabs.ie)

Please contact us at:

### **Finance Ireland Motor and Leasing**

**Address:**

Customer Service Department, Finance Ireland Motor and Leasing,  
23 Shelbourne Road, Dublin 4, Ireland

**Email:** [collections@financeireland.ie](mailto:collections@financeireland.ie)

**Telephone:** +353 (1) 647 0240

### **Finance Ireland Leasing**

**Address:**

Customer Service Department, Finance Ireland Leasing,  
23 Shelbourne Road, Dublin 4, Ireland

**Email:** [leasing@financeireland.ie](mailto:leasing@financeireland.ie)

**Telephone:** +353 (1) 639 1370

### **Finance Ireland Commercial Mortgages**

**Address:**

Customer Service Department, Finance Ireland Commercial Mortgages,  
85 Pembroke Road, Dublin 4, Ireland

**Email:** [commercialmortgages@financeireland.ie](mailto:commercialmortgages@financeireland.ie)

**Telephone:** +353 (0) 1 639 1380

### **Finance Ireland Agri**

**Address:**

Customer Service Department, Finance Ireland Agri,  
85 Pembroke Road, Dublin 4, Ireland

**Email:** [agri@financeireland.ie](mailto:agri@financeireland.ie)

**Telephone:** +353 (1) 647 0255

### **Finance Ireland Residential Mortgages**

**Address:**

Customer Service Department, Finance Ireland Residential Mortgages,  
85 Pembroke Road, Dublin 4, Ireland

**Email:** [info@financeireland.ie](mailto:info@financeireland.ie)

**Telephone:** +353 (0) 1 647 0250