



Help and support

When you need it

www.motonovofinance.com



We're here to help

We understand that your circumstances can change, sometimes without warning, and we want to reassure you that we're here to support you at difficult times.

Life can be unpredictable; if you develop a health condition, lose your job or main income, or experience a bereavement, you might struggle to manage your account or make payments.

If you're going through a difficult time, we're here to support you. Contact us as soon as possible and we'll do everything we can to take the pressure off. We'll talk you through some options that could make your payments more manageable. Or give you some breathing space to help make things a bit easier.



Our team is trained to deal with sensitive situations in a sympathetic and positive way, and will treat everything you say in confidence.

Need to get back on track?

We need to understand your situation before we can help you. So, it's really important you get in touch as soon as you can. We can discuss all the options and work together to get you back on track. We'll take some details about your financial situation, and work out an affordable and sustainable way of getting you up to date on your account.

Money Manager

Want the flexibility to contact us at your own convenience? Our online self-service solution is available 24/7, 365 days a year.

With Money Manager you can:

- Make payments
- Complete an income and expenditure statement
- Set affordable payment arrangements
- Download and update previous income and expenditure forms
- Update contact details

To get started

Register at moneymanager.motonovofinance.com and enter your surname, date of birth, postcode and agreement number. Once logged in you can access all the features listed above.

If you would like to speak to us, please make sure you have your agreement number to hand and contact us on **0333 200 0030***.

Budget planning

You may find it useful to make a budget plan. This can help you to:

- Increase control over your money
- Stay on top of what is coming in and going out
- Decide how your money will work for you
- Determine how much disposable income you may have

Money Helper provides a free budget planner at moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner.

Or, we can help you work out your monthly budget online or over the phone. Simply visit moneymanager.motonovofinance.com or give us a call. You'll need a bank statement or details of your income and outgoings.

Ways to pay

Direct debit

so you don't have to worry about remembering to make your payments by the fixed date each month.

Phone

0333 200 0030* to make an automated payment.

MyMotoNovo

via the app or MotoNovo website.

Money Manager

moneymanager.motonovofinance.com



Prefer another person to talk to us on your behalf?

If you're not feeling up to talking to us, we can speak to someone else on your behalf. You'll need to give us your permission before we can speak to them. Please let us know on **0333 200 0030*** or via **Money Manager**.

What you need to know

It's important to be aware of what can happen when you stop making repayments. It's going to affect your credit file, and a poor credit score could mean:

- You get rejected for future credit applications
- You're given a smaller credit limit or higher interest rates
- It could affect anyone who is financially associated with you (for example through a joint bank account or credit agreement) and impact their ability to get credit.

If you continue to miss payments, we could apply fees to your agreement, repossess your vehicle to recover the outstanding amount, or take legal action to recover the amount you owe us.



Need independent advice?

Take a look at these free and independent sources:

gov.uk/benefits-calculators

For further advice on managing your money, claiming against any insurance policies and to check you have applied for all the benefits and entitlements available to you.

Step Change

stepchange.org
0800 138 1111

Business Debt Line

UK: businessdebtline.org
0800 197 6026
NI: adviceni.net/advice
0800 915 4604

Citizens Advice Bureau

citizensadvice.org.uk
England: 0800 144 8848
Wales: 0800 702 2020
Scotland: 0800 028 1456
NI: citizensadvice.org.uk/about-us/northern-ireland/

Money Helper

www.moneyhelper.org.uk
0800 138 7777

National Debt Line

nationaldebtline.org
0808 808 4000

Other useful organisations

Bereavement Support

cruse.org.uk
0808 808 1677

Cancer Support

macmillan.org.uk
0808 808 0000

Mind

mind.org.uk
0300 123 3393

Samaritans

samaritans.org
116 123

Women's Aid

womensaid.org.uk/womens-aid-directory

Benefit Information

gov.uk/browse/benefits

Gambling Addiction

gamblersanonymous.org.uk
0330 094 0322

Alcohol Addiction

drinkaware.co.uk
0300 123 1110

Drug Addiction

ukna.org
0300 999 1212

National Domestic Abuse Helpline

nationaldahelpline.org.uk
0808 2000 247





Other ways to communicate with us

If you struggle to communicate over the phone, you can visit Next Generation Text Service at ngts.org.uk, which allows you to communicate with us by text.

If English isn't your first language we have the facilities to talk with you in over 200 languages. Simply contact us with your chosen language and we'll try our best to get you connected within minutes.

This brochure and the letters we send you are available in Braille, audio, coloured paper and large font on request. Just let us know.

Get in touch

You can manage your account online with [**Money Manager.**](#)

If you'd prefer to speak to someone, our dedicated team are trained to support your needs without judgement. Give us a call on **0333 200 0030***. Opening hours are available on our [**website.**](#)

Contact us

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Cardiff
CF10 1FS
www.motonovofinance.com
T: 0333 200 0030*



*Calls will cost no more than a UK national rate call to 01 or 02 telephone numbers. Calls may be recorded and monitored for training and quality purposes. IMPORTANT: You should not borrow more money than you can afford to repay as this can cause you financial difficulties. Finance is provided by MotoNovo Finance Limited, Two Central Square, Cardiff, Wales, United Kingdom CF10 1FS and registered in Wales under number 11556144. Authorised and regulated by the Financial Conduct Authority. MNF00000468.