

# FINANCIAL DIFFICULTIES INFORMATION FOR SME CUSTOMERS

## We're here to help

If you are currently experiencing financial difficulty, we want to help you meet your financial obligations. This is the case whether you have a loan with Bluestone or Bluestone is servicing your loan account on behalf of a third party, who is the owner of that loan.

Bluestone encourages you to make contact with us soon as you are experiencing financial difficulties or anticipate you may be in the future. If we don't hear from you, we will make contact with you once your account goes into arrears (normally within 10-business days) to understand why a payment may have been missed. Once contact is made, Bluestone will be able to explain the options available which may help resolve the situation.

## What we may need from you

Where financial difficulties arise we may request information from you such as:

1. A completed Income & Expenditure form
2. Your current cash flow position;
3. Your pipeline of sales;
4. Details of other outstanding borrowings, and/or
5. Any other information that we consider appropriate.

## Contact us

Please contact us on 01 644 8900 or email us at [info@bluestonemf.ie](mailto:info@bluestonemf.ie). You may also contact the Money Advice and Budgeting Service for free, impartial advice.

## Appeals

In the event that you are not satisfied with the arrangement proposed by Bluestone, you have the right to **appeal** against this decision. You may appeal against this decision within 14 days of receiving the decision. Where an appeal is made, Bluestone will assess the appeal within 15 business days of receiving it. The outcome of the appeal will be provided in writing directly to you or to an appointed representative. You can make an appeal by writing to us at:

**Bluestone Motor Finance (Ireland) DAC, Appeals Department, Unit 18, Northwood House, Northwood House Campus, Santry, Dublin 9, Ireland.**

## Impact on Credit Rating

An account going into arrears may impact a borrower's access to credit both with Bluestone or other credit providers. Arrears will also affect your credit rating.

## Charges

We reserve the right to impose any fees or charges on you as set out in the contractual agreement between you and us. Depending on your circumstances, the following charges may apply:

Charge Description	Charge Amount
Documentation Fee	€75.00
Completion Fee	€75.00
Duplicate Loan Agreement	€12.50
Repayment Deferral	€40.00
Modification or Re-scheduling of Agreements	€70.00
Unpaid Direct Debit/Return cheque	€25.39
Collections Letter Charges	€3.50

## Important Information

This Guide is without prejudice to our legal and regulatory obligations and our legal rights to enforce the terms of the loan including taking possession of any security relating to any such loan.

For the avoidance of doubt, this document is nonbinding and it does not confer any contractual rights or obligations. This document is intended for information and guidance purposes only and it may be amended, withdrawn or revised at any time at Bluestone's sole discretion.

**W** [bluestonemf.ie](http://bluestonemf.ie) | **T** 01 644 8900  
Lines open 9.00am - 5.30pm Monday to Friday. Calls may be recorded.

Bluestone Motor Finance is a business name of Bluestone Motor Finance (Ireland) DAC.  
Registered in Dublin, Ireland No. 507250 at Unit 18 Northwood House, Northwood Business Campus, Santry, Dublin