

Rowlands Castle Parish Council

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Dear Resident and/or Business Owner

2 members of Natwest staff live in Rowlands Castle and have contacted the Parish Office offering help and advice to residents. The following points may be useful for you and if you wish to talk to them direct, let me know and I can put you in contact. They have stressed they have no wish to 'sell' you any services, they just want to help the local community especially during these difficult times. The Parish Office is grateful for their offer and their tips appear below. I have also included some tips for businesses towards the end of this document.

NB: **Beware of scams.** See this page for more details on current issues:

<https://www.actionfraud.police.uk/covid19>

Best wishes and stay safe

Lisa Walker (Clerk to the Council) and all at RCPC

Personal Financial Help/Tips

Use on-line banking and mobile banking services where possible. If you would like to sign up for either of these services, visit your own bank/building society's website for easy-to-follow instructions. One more thing, beware of scams

Bank/Building Society Opening Hours and Phonelines

- Opening hours are reduced at present, normally from 10am to 1pm or 2pm for essential transactions only. Many have priority 'lines' for older and/or vulnerable customers and key workers. If you can, check your bank/building society's website for more details or give someone you trust a call and ask them to do it for you.
- Normal phone lines can have long waiting times due to volume of calls so banks/building societies are recommending customers contact them via their websites or mobile apps

Payments incl utility bills, credit cards etc

- Consider setting up direct debit for such payments, or send a cheque in the post by way of payment, so you don't need to go to the bank/building society as often. Details on how to pay this way will invariably be on the back of the bill or statement.
- Some companies accept payment by debit or credit card via their website or on dedicated automated phone lines - again details will be on the back of the bill or statement.

Payments by Card

- When you're out and about, if possible pay by card for your shopping. The limit on contactless payments has now been increased to £45, although it may take some retailers a while to implement this.
- **Contactless** is a system whereby you can hold the card over a screen to make payment, rather than having to put in your PIN number. If your card is enabled for contactless payments, it should have the following symbol on it:



Subscriptions for TV sports packages and Gyms

- A lot of providers are either allowing you to suspend your subscription or offering refunds but this is not automatic; you need to log into your account and request it.
- For example, BT Sport will donate 1 month's subscription to the NHS emergency fund or refund to you but again you need to log in and request it.

Mortgages and Loans

- Banks and building societies have agreed to provide help to people who have been affected by the measures introduced. Most are offering a range of financial help, including repayment holidays for mortgages and loans - use of these schemes will not affect your credit score.
- If you need help, refer to your bank or building society's website; most have links for applying for such payment 'holidays'.

Business Financial Help/Tips

Your first point of call should be the Govt website, which is updated daily with many different mechanisms to help you at this difficult time; visit it as regularly as possible:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>. Many banks have crisis support packs – please refer to your own bank/bank manager in the first instance

In response to Covid-19, the Govt announced there would be support for small businesses, and businesses in the retail, hospitality and leisure sectors. This support will take the form of two grant funding schemes: the **Small Business Grant Fund** (a one-off- grant of £10k to businesses that pay little or no business rates) and the **Retail, Hospitality and Leisure Grant Fund** (provides business in the retail, hospitality and leisure sectors with a cash grant of up to £25k per property). The schemes will be delivered by principal authorities.

Coronavirus-related business grants are now being issued to eligible businesses for which East Hampshire District Council (EHDC) holds payment details, with other eligible businesses able to confirm their details through an online form and verification process.

Filling in your information accurately will ensure that EHDC has the correct details to enable grant payments to be made as quickly as possible. EHDC is aiming to start making payments before the Easter weekend.

Businesses will need to have the following details to hand:

- Business Rates bill
- Bank details
- VAT registration number (optional)
- Company registration number (optional)

To find out more about the grants and access the form to confirm your details, please visit EHDC's Business Support Page: www.easthants.gov.uk/coronavirus-business-support.