

Frequently Asked Questions: Hello from Capquest

1. Who is 'Capquest' and why are you now managing my Koyo loan?

It's really important that we make you feel comfortable about the new management of your Koyo loan, as we appreciate this is a change you might not have been expecting. As a new creditor, Koyo Finance 1 Ltd appointed Capquest to manage your loan as we have over 30 years' experience in administration of financial services products, and we're part of a large financial organisation which expertly caters for consumer products such as loans, credit cards and personal current accounts on a daily basis.

Our award-winning customer support team (based in Glasgow, UK) are here to support you and the repayment of your loan - so please reach out if you have any questions about this change in ownership and servicing.

2. Are my original Koyo terms and conditions still valid?

Yes. This change does not impact any terms or conditions of the original credit agreement.

3. How can I contact Capquest?

We're here to support you on. Call us Monday to Friday 9am to 5:30pm, or email us at customers@koyoloans.capquest.co.uk. Remember to tell us your loan agreement number and your full name so we can locate your account.

4. I don't have a Direct Debit set up to repay my loan. How can I set one up?

As per the terms and conditions of your credit agreement, your monthly repayments should be made via Direct Debit. Paying by Direct Debit each month is also a great way to keep on track of your loan repayments with complete peace of mind. Having a Direct Debit set up (and not making one-off payments for example) helps you not miss your contractual monthly repayments, which when missed, can have an impact on your credit file.

To set up a Direct Debit, please call the team. It only takes a quick call, and then we'll send you a confirmation of your repayment schedule.

5. Can I change my repayment date?

Yes, you can. To do this, simply give us a call and we'll work that out with you over the phone, because dependent on whether you move the date forward or back, the interest accrued may be affected (please view the terms and conditions of your agreement for full details on how interest is calculated and applied to your account). You'll then receive a confirmation with your new repayment schedule so you're aware of when your future repayments will be due.

What happens if I miss a repayment?

Missing repayments can result in negative impacts. If you think you're likely to miss a repayment, the best thing to do is to call the team as soon as possible. If you miss a repayment, we'll charge interest on your outstanding balance at the fixed rate of interest under the terms of your Credit Agreement, and we report missed payment(s) to the Credit Reference Agencies - which may then impact your credit score and make future lending more difficult. If multiple repayments are missed, this could result in your credit agreement being terminated, and your full balance becoming immediately due. If you miss any repayments, you should contact us as soon as possible to discuss the arrears on your account so we can provide you with appropriate support and talk with you about your circumstances and forbearance options to help get your loan account back on track.

6. Can I make additional payments (overpayments)?

If you want to make an additional payment towards your loan, it's really important that you let us know - because if you make an out of schedule payment towards your loan without informing us first, we'll treat it as an overpayment - and following reduction in the balance (as long as you continue to make your contractual payments) this will result in reduction of the term of your loan. If this happens, your contractual monthly payments continue to be due as normal and a Direct Debit will be called for on the agreed date. However, should you miss any payments in the future, any sums due will be drawn down from the value of overpayments made before any arrears are accrued. If you want to make a repayment early you must contact us in advance as we need a minimum of 10 days' notice to effect the changes.

7. Can I repay my loan early?

Yes, you can - but please contact us before you do.

You can repay your loan in full at any point by making a full early settlement payment. To do this, you need to contact us in advance and inform of your intention to settle the loan. We will provide you with an Early Settlement Statement quoting the figure outstanding at the time you wish to make a payment, as well as how long this quote will be valid for.

8. What happens if I can't afford my monthly repayments?

If something changes in your life that has an impact on your financial situation, please let us know as soon as possible. Talking about money can be tough, we understand - but the whole Capquest ethos is built on making those tough conversations easier. Your loan is now under our management, so we want you to know that you can talk to us if you're feeling the pinch.

There's also a number of dedicated organisations providing free, independent financial advice should you find yourself in financial difficulty - such as StepChange Debt Charity, National Debtline, Money Advice Service, and Citizens Advice Bureau. Please reach out to them for advice on how to manage your finances:

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| • StepChange Debt Charity | 0800 138 1111 | www.stepchange.org |
| • National Debtline | 0808 808 4000 | www.nationaldebtline.org |
| • Money Advice Service | 0800 138 7777 | www.moneyadviceservice.org.uk |
| • Citizens Advice Bureau | 03444 111 444 | www.citizensadvice.org.uk |

9. How does Capquest manage my personal data?

Full details of how we manage your data, and your rights in relation to the data in this document - are detailed in our Privacy Notice: www.capquest.co.uk/en/site-services/privacy-notice.html

10. Will Capquest now managing my loan instead of Koyo, have an impact on my credit file and credit score?

The only difference will be the name Capquest showing on your credit file. You'll see no other impact.

11. My personal details have changed. Should I tell you about this?

Yes please. It's really important that we have the right information for you so we're able to contact you to about activity on your account. Simply give us a call if you're changing your name, telephone number, home address or email address.