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# FINANCE IRELAND

## Arrears Information for Consumers



**FINANCE IRELAND**  
Agri



**FINANCE IRELAND**  
Leasing



**FINANCE IRELAND**  
Motor & Leasing



**FINANCE IRELAND**  
Residential Mortgages



**FINANCE IRELAND**  
Premium Finance

**Polestar Finance**

We understand that from time to time you may face financial difficulties which could affect your ability to repay 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.

We register information on your payment history with the Central Credit Register in accordance with the Credit Reporting Act 2013. Your credit history may be negatively affected if you miss your regular repayments. A poor credit history may make it difficult for you to get credit 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: [www.mabs.ie](http://www.mabs.ie)

## How do I contact you?

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

**Address:**

Customer Service Department, Finance Ireland Motor and Leasing,  
85 Pembroke Road, Dublin 4, Ireland

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

**Telephone:** +353 (1) 639 1333

### **Finance Ireland Leasing**

**Address:**

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

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

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

### **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:**

c/o Pepper Advantage, 4310 Atlantic Avenue, Westpark Business Campus,  
Shannon, Co. Clare

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

**Telephone:** 0818 995 995

### **Polestar Financial Services**

**Address:**

Customer Service Department, Polestar Financial Services,  
85 Pembroke Road, Dublin 4, Ireland

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

**Telephone:** +353 (1) 639 1333

### **Finance Ireland Premium Finance:**

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

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

**Telephone:** +353 (0) 1 647 0256

Finance Ireland Credit Solutions Designated Activity Company, trading as Finance Ireland, Finance Ireland Motor and Leasing, Finance Ireland Residential Mortgages, Finance Ireland Commercial Mortgages, Finance Ireland Agri, Finance Ireland Leasing, Finance Ireland Premium Finance and Polestar Financial Services, is regulated by the Central Bank of Ireland. Company registration number 549222.

Company registration number 549222. Registered address: Clerkin House, 85 Pembroke Road, Ballsbridge, Dublin 4, D04 YN53, Ireland.

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