



Video title: Mortgage Worries

If you are struggling to pay your mortgage, **talk to your lender** as soon as possible.

When engaging with you and reviewing your case, your lender must follow Central Bank of Ireland's **Code of Conduct on Mortgage Arrears (CCMA)**.

The CCMA aims to help you to address your financial payment difficulties with your lender **quickly and effectively** and get you **back on track** with your mortgage obligations.

It includes **short-term measures** to support you while your lender fully assesses your financial situation to see if a **longer-term solution** can be found.

When assessing your case, your lender must:

- Treat it **positively and sympathetically**
- Communicate with you promptly in a way that is **clear and easy-to-understand, proportionate and not excessive**
- Seek information about your overall circumstances, including your **personal financial situation**
- Assess which solutions **may be appropriate and sustainable** for your individual circumstances.

However, many of these protections only apply **if you engage** with your lender.

So stay in regular contact with them and **keep a record of these exchanges** until your financial difficulties are resolved.

You can also contact the **Money Advice and Budgeting Service** for free financial advice.

Find out more: centralbank.ie/mortgageworries