

Frequently Asked Questions “FAQ” document

LOAN REPAYMENTS

- **Do I still need to repay my loan?**

Yes. The terms and conditions of all loans remain as agreed when the loan was taken out and payment remains due. Your loan was with Cash on Go Limited which traded using www.peachy.co.uk and www.uploan.co.uk websites.

- **What will happen if I don't repay my loan on time?**

The terms and conditions remain as agreed when the loan was taken out. This means if you miss a payment, you may be charged a missed or late payment fee and may incur additional interest.

- **Can I take out a new loan or add additional funds to my existing loan?**

Cash On Go Ltd is unable to provide further lending from the date of the Administrators' appointment. Cash on Go Limited traded under several names including Peachy and Uploan.

- **I can't afford to repay my loan. What should I do?**

If you can't repay your loan on time, please call peachy.co.uk Customer Support team straight away on 0800 0124 743 or uploan.co.uk Customer Support team on 0800 0239 209, as applicable to your loan. The following services are also available:

Entity	Website	About
Citizens Advice	www.citizensadvice.org.uk	People can speak to advisors in person at a branch or on the phone.
The Money Advice Service	www.moneyadviceservice.org.uk	A government-backed service that can be contacted by telephone and has budget calculators.
StepChange	www.stepchange.org	Debt charity that can provide free advice and a free debt management plan.
National Debtline	www.nationaldebtline.org	Offers free guidance and budget planners.

- **How do I repay my loan?**

Your loan should be repaid in accordance with the timetable agreed when your loan was taken out. For more information on repayment arrangements, your Continuous Payment Authority and alternative payment methods, please contact our Customer Support Team. In case your debit card details have changed, please update your card online before your loan repayment date.

There will be no change to our bank details. If you receive any requests to make payment to an alternative account, please inform the peachy.co.uk Customer Support team straight away on 0800 0124 743 or uploan.co.uk Customer Support team on 0800 0239 209 as applicable to your loan.

Never give personal or account details to anyone who contacts you unexpectedly. We will never ask for your bank details or your security details such as your password.

- **I need to talk to someone about my loan or I have a question which is not answered here.**

Please check the FAQs section of the websites at peachy.co.uk or uploan.co.uk, depending on who your loan is from.

If your question is not covered in the FAQs, please contact the peachy.co.uk Customer Support on 0800 0124 743 or the uploan.co.uk Customer Support team on 0800 0239 209.

The call centre will remain open as normal, but please be aware that we will be handling a high number of calls and your wait may be longer than usual.

If your question is still not answered, please email your query to info@peachy.co.uk or info@uploan.co.uk. The Administrators' team will also look at all queries emailed to these addresses. Please be aware that we are expecting a large volume of queries. You may therefore not receive an immediate response.

- **Will I still be able to access my account during the administration?**

You will continue to have access to the website and your account.

THE ADMINISTRATION PROCESS

- **What is an administration?**

An administration is an insolvency procedure regulated by the Insolvency Act 1986. The role of Administrators is to realise the assets of the company into cash and distribute them for the benefit of its creditors.

- **The administration will last for an initial period of 12 months but may be extended.**

The Administrators will provide regular updates to creditors. Any persons or companies who believe they are a creditor of the company should send their claims to the Administrator.

- **Why has the company entered into administration?**

Cash On Go Ltd filed its application for an administration order on 5 March 2020. The Company traded as peachy.co.uk and uploan.co.uk and as Administrators we will investigate the reasons for the Company's failure. Any creditor is welcome to provide us with information.

- **Who are the Administrators?**

Adam Stephens, Gilbert Lemon and Henry Shinnars of Smith & Williamson LLP were appointed as Administrators following an application by the Company's director. The Financial Conduct Authority ("FCA") has consented to the appointment of the Administrators.

The Administrators are qualified insolvency practitioners and act independently of Cash On Go Ltd and the director, for the benefit of all creditors. Their primary concern and mandate is to ensure that they maximise the returns to creditors (and if sufficient funds, to the shareholders too).

- **Are the Administrators in contact with the FCA?**

Yes. The Administrators are in regular contact with the FCA and the FCA consented to Adam Stephens, Gilbert Lemon and Henry Shinnars of Smith & Williamson LLP being appointed as Administrators of the company.

- **How will my data be protected in this administration process?**

As part of their role, the Administrators may need to access and use data relating to borrowers. In doing so, they will follow all applicable data protection requirements. Information about the way they will use and store personal data can be found at <http://smithandwilliamson.com/rsgdpr>. It is important that you read the terms and conditions so that you are aware of how and why the Administrators will be using your data.

- **What can I do if my question has not been answered in this FAQ section?**

If your question has not been answered in this FAQ section, please call peachy.co.uk Customer Support team on 0800 0124 743 or uploan.co.uk Customer Support team on 0800 0239 209, as applicable to your loan.

- **What should I do if I have information about Cash On Go Ltd?**

The Administrators would be pleased to receive from any stakeholder any useful information concerning Cash On Go Ltd, which may assist them.

- **What's the difference between debtors and creditors?**

A debtor is someone who owes money to the Company, this includes the many borrowers.

A creditor is owed money by the Company, they are in effect the opposite of a debtor.

COMPLAINTS

- **Am I eligible to make a claim?**

If you believe that you were provided with unaffordable loan(s) through peachy.co.uk or uploan.co.uk, you may have an eligible claim.

- **What is an “unaffordable loan?”**

The unaffordability of a loan will be assessed by the Administrators, looking at criteria of the loan at the time it was taken out by the customer. For more information, we suggest you visit guidance notes from the Financial Ombudsman Service at https://www.financial-ombudsman.org.uk/publications/technical_notes/payday-lending.html

- **How do I make an unaffordability complaint?**

If you believe you are eligible, you can make a claim through our Customer Support Team at complaints@peachy.co.uk or via phone to 0800 0124 743 for Peachy or complaints@uploan.co.uk or via phone to 0800 0239 209 for Uploan, as applicable to your loan.

- **Do I need to use a Claims Management Company to make my claim?**

No. You can make claims directly to Cash On Go Ltd. A Claims Management Company can also help you submit a claim. It is up to you if you want to use one. If you decide to use a Claims Management Company, please make sure you understand the scope of their services and how much it will cost you before agreeing to its service.

- **If I have an unaffordability claim, when will I be paid?**

The Administrators will assess all redress claims during the course of the administration. No payments will be made until all of the assets have been sold or realised. Currently, we do not have a date for the payment of any claims, and we do not know what amount of funds will be available to creditors.

If your claim is agreed by the Administrators, you will be an unsecured creditor of Cash On Go Ltd. This means you will be entitled to participate in any distribution of the cash remaining in Cash on Go Ltd, once all assets have been sold or realised and the secured creditors have been paid.

Please be aware that, if your claim is successful, the payment you receive is likely to be considerably smaller than your accepted claim amount. This is because it is expected that the total value of all accepted claims received will exceed the money available to be shared out amongst the unsecured creditors. The money available to be shared out will not be known until all of Cash On Go Ltd's assets have been sold or realised and certain costs and deductions have been taken into account.

- **Will the Financial Services Compensation Scheme (“FSCS”) pay my claim if Cash On Go Ltd does not?**

No, the FSCS do not cover claims under consumer credit agreements.

- **I have previously submitted an unaffordability claim to the Financial Ombudsman Service (FOS) which has not been finalised nor agreed. What will happen to my claim?**

Any unaffordability claims which were being handled by the FOS will now be handed back to the Administrators who will assess it in due course. Should your claim be upheld, you will be considered an unsecured creditor for the value of the assessment claim. However, the timing and amount of the final creditor claim is currently unknown and will not be known for some time.

- **If I have previously received a redress payment from Cash On Go Ltd, can I claim again?**

You cannot claim redress twice for the same loan. If you previously received a redress payment from Cash On Go Ltd, then the historic loans that were redressed at the time will not be considered again.

- **What should I do if I am approached by someone saying they work for Cash On Go Ltd or the Administrators and want to help me submit a claim?**

Do not give your details to anyone who approaches you, alleging that they work for Cash On Go Ltd, the Administrators, or otherwise. If you do require assistance or are unsure as to the validity of any correspondence you have received, please contact the Peachy Customer Support Team on 0800 0124 743 or Uplon Customer Support Team on 0800 0239 209 depending on who your loan is from.

- **What should I do if someone has indicated they can ensure I can get a higher claim amount, but I have to pay them a fee first?**

The Administrators are under a duty to treat each claim equally. Every claim will therefore be assessed in the same way, irrespective of who submits the claim. As mentioned previously, customers do not need to use a Claims Management Company or third party to submit a claim. Using a Claims Management Company or third party will not accelerate the claims process, nor entitle you to a higher claim amount. If you decide to use a Claims Management Company, please make sure you understand the scope of their services and how much it will cost you before agreeing to its service.

- **Will anyone ask for my bank details?**

We will never ask for your account details or security details by phone or email. Should you need to update your bank account or card details, you should access your online account as normal.

CREDITORS

- **I am owed money by Cash On Go Ltd, what should I do?**

Check your contract. If your contract was with Cash On Go Ltd and you have not been paid for goods or services provided, please provide details of your claim to the Administrator at cashongo@smithandwilliamson.com.

- **What should I do about orders that were placed before 5 March 2020 but not yet delivered?**

Please make contact with your usual contact at Cash On Go Ltd in the first instance.

- **Do I need to continue to supply to the company?**

The Administrators' representatives will make contact with you if supply is no longer required.

- **What should I do if I have information about the company?**

The Administrators would be pleased to receive from any stakeholder any useful information concerning Cash On Go Ltd, which may assist them.

- **What can I do if my question has not been answered in this FAQ section?**

If your question has not been answered in this FAQ section, please call peachy.co.uk Customer Support team on 0800 0124 743 or uploan.co.uk Customer Support team on 0800 0239 209, as applicable to your loan.