

Bank and Credit Card Accommodation Information

	main contact #	Mortgages	Credit Card Balances	Personal Lines of Credit	installment loans
Alterna Savings and Credit Union		clients can skip a payment for three months. Missed interest payments are added to the outstanding mortgage principal. Future interest rates are calculated on this total.		also has an accommodation for 90 days for existing clients	
Bank of Montreal		clients can skip a payment for one month however, missed payments with interest are added to the outstanding mortgage principal. Future mortgage balance would be calculated on this total.	can transfer balance to PLC and skip payment for one month	can skip 2 non consecutive payments (ie. May and July)	
Bank of Nova Scotia	1-800-4SCOTIA	don't do extension payments for mortgages - tools called "match a payment" where they work	extension payments not available for credit cards, but if you get in contact with	only if insured.	in situations such as strikes, extenuating
Canadian Imperial Bank of Commerce	1-800-465-2422	can forward payments for up to one year, counts as a missed payment only on the second time	minimum payments - CIBC has not put into place extensions for the strike wrt credit cards - speak to the branch for a more detailed response, and individual issues.	if a client has a good repayment history, in good standing/not a special loan, can defer payments for one month. Client has to call to make arrangements,	
Canadian Tire Bank	1-800-459-6415	n/a	call collections to negotiate directly	n/a	
Continental Bank of Canada	1-905-623-6739	could not contact			
Equitable Bank	1-866-407-0004	could not contact			
Laurentian Bank of Canada	1-800-252-1846	english option didn't work, need someone who speaks french to call!			
Manulife Bank of Canada	1-877-765-2265.	client needs to email mybank@manulife.com for accommodation requests.			
National Bank of Canada	1-888-483-5628	cannot contact without a client card #			
President's Choice Bank/Simplii Financial	1-888-723-8881	same as CIBC	same as CIBC	same as CIBC	
Royal Bank of Canada	1-800-769-2511	You have to speak at branch level to the CSRs there. It depends on if you qualify for it			
Tangerine Bank	1-888-826-4374.	same as Scotiabank	Same as Scotiabank	Same as Scotiabank	
Toronto Dominion Bank	1-800-722-3098	clients can skip a monthly payment per year. this can be done up to 4xs over the course of the loan. If the client had prepaid amounts of their mortgage they could skip up to 4 months if that total amount had been prepaid. Any missed payments are added to the outstanding mortgage principal plus interest would be calculated on this total.			
BMO Mastercard		bank administered			
Scotiabank Visa		bank administered			