

Financial difficulty

If you're worried that you're having difficulty managing your finances, we would encourage you to contact us so that we can understand your circumstances and work with you to agree the best way forward. You should also be aware that there are various free money advice organisations who can offer you free independent debt advice and you can find their contact details below. If you have a number of debts with different providers we would recommend that you contact an organisation which can help you manage your debts and develop a plan to repay all of your creditors.

Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit www.moneyadviceservice.org.uk or phone **0300 500 5000** to speak to a Money Adviser

PayPlan

The UK's largest provider of free debt solutions
Phone **0800 280 2816** or visit www.payplan.com

Money Advice Scotland

If you live in Scotland, phone **0141 572 0237** or visit www.moneyadvicescotland.org.uk to find contact details for debt advice in your local area

Business Debtline Northern Ireland

For advice and information on business debt.
Phone **0800 083 8018** or visit www.businessdebtline.org/NI

StepChange Debt Charity

For debt advice throughout the UK phone **0800 138 1111** or visit www.stepchange.org

AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – www.adviceuk.org.uk or phone **0300 777 0107**

Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at www.capuk.org then call **0800 328 0006**

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice Bureau (address in the phone book) or go to www.adviceguide.org.uk

National Debtline

If you live in England, Wales or Scotland phone **0808 808 4000** or visit www.nationaldebtline.org for debt advice and information