

Customers experiencing financial difficulties should contact one of the following organisations:



#### **StepChange**

StepChange (formerly the Consumer Credit Counselling Service) is the leading debt charity in the UK providing free advice, help with budgets and debt management plans tailored to your personal situation.

[www.stepchange.org](http://www.stepchange.org)



#### **Citizens Advice Bureau**

Citizens Advice provides free, independent and confidential advice on getting out of debt, and a variety of other issues. With branches across the UK they have useful resources online, such as debt FAQs and budgeting tools.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



#### **The Money Charity**

The Money Charity (formerly Credit Action) is a charity with over 20 years' experience in money management. As well as free and confidential advice, they provide several useful money management apps, such as the "Spendometer".

[www.themoneycharity.org.uk](http://www.themoneycharity.org.uk)



#### **AdviceUK**

AdviceUK is the UK's largest support network for free, independent advice centres. AdviceUK was formed in 1979 as the Federation of Independent Advice Centres (FIAC). As a UK-wide organisation AdviceUK is a key member of the Advice Services Alliance.

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)



### **National Debtline**

National Debtline is a debt charity providing free, confidential and impartial advice and a library of online resources – including an information pack, personal budget planning, sample letters and information that will allow you to determine whether you qualify for a debt relief order.

[www.nationaldebtline.org](http://www.nationaldebtline.org)



### **Payplan**

Payplan offers a fresh approach to dealing with financial difficulties. We are proud to be the UK's largest provider of free debt solutions, including free debt management plans and Individual Voluntary Arrangements (IVAs).

[www.payplan.com](http://www.payplan.com)



### **The Money Advice Service**

A service set up by the government to give free advice, unbiased, independent advice.

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)