

Have you been sent a default notice?

Here is some important information to help you

Information sheet
No.002

We understand this can be a stressful time, but you're not alone. There are people who can help and things you can do.

If you're feeling overwhelmed, or that you can't cope with your finances there is help available to support your mental wellbeing at this time. Go to www.moneyhelper.org.uk/wellbeing or phone 0800 138 7777.



It's time to take action

1 Read the default notice carefully.
It explains what you need to do, and what could happen if you don't respond. If you are not sure what it means, ask the lender or a debt adviser.

2 Get free debt advice – help is at hand.
You can get **free, non-judgemental** and **independent** help and advice from a number of organisations. You should first visit MoneyHelper's Debt Advice Locator Tool: www.moneyhelper.org.uk/debt-advice-locator. You can also call 0800 138 7777 or WhatsApp message +44 7701 342744.

See over for other organisations you can contact.

3 Find a solution with your debt adviser.
They can suggest ways to deal with the problem and to make sure the most important debts are paid first. For example:

- A debt adviser may be able to negotiate on your behalf.
- They may be able to help you get 'breathing space' – a defined period where you have legal protections from action taken by your lender.
- In some circumstances, they can help you ask a court for more time to repay a debt. Keep copies of letters and emails in case these are needed by the court.

To keep in mind



- **If you don't do something quickly, the lender can take action against you** - for example, by demanding payment of money owed, or repossessing goods on hire-purchase. The default could stay on your credit file for 6 years, making it more difficult to get credit.

See over for details of where to get help and advice.

Debt advice – help is at hand

Debt advice is where you get help from people in dealing with your debt. They can help you talk to people you owe money to and set up a repayment plan you can stick to.

- People that access advice resolve their issues more quickly than those that don't and hundreds of thousands get free debt advice every year.
- Whatever your situation, debt advice can help. Your first port of call should be MoneyHelper's Debt Advice Locator Tool: **www.moneyhelper.org.uk/debt-advice-locator** or 0800 138 7777 for telephone or +44 7701 342744 for WhatsApp chat.

You can also contact the following not-for-profit organisations directly for free, non-judgemental and impartial debt advice through telephone, online and face to face channels:



MoneyHelper

For free, unbiased and easy-to-access money tools, information and advice, visit **www.moneyhelper.org.uk** or phone 0800 138 7777.

Money Advice Scotland

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

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice or go to **www.citizensadvice.org.uk**.

Advice NI

If you live in Northern Ireland, phone 0800 915 4604, email advice@adviceni.net or visit **www.adviceni.net** for debt advice.

Citizens Advice Wales

If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit **www.citizensadvice.org.uk/wales/debt-and-money**.

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.

National Debtline

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

StepChange Debt Charity

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

Business Debtline

Offers free and confidential debt advice to the self-employed and small businesses – **www.businessdebtline.org** or 0800 197 6026.

Other useful organisations



Civil Legal Advice

You may get legal aid if your home is at risk. Check at **www.gov.uk/civil-legal-advice** or phone 0845 345 4345.

Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help – phone 0300 123 9123 or 0800 023 4567 or visit **www.financial-ombudsman.org.uk**.

Samaritans

Call 116 123 or email jo@samaritans.org to get help if you're struggling to cope with things. The Samaritans can't offer debt advice, but they can provide free and confidential help and wellbeing support to those in distress 24 hours a day, 365 days a year.