

Sources of free and independent debt advice

If you are experiencing financial difficulty or are behind with your payments, it is important that you talk to us and seek independent advice. Your rights and options depend on the type of agreement, and the law can be complex. Ignoring the problem may mean that your debt will increase and your vehicle may be at risk if you do not maintain the repayments.

The following organisations offer free, confidential and impartial debt advice and are non-profit making organisations.

Money Advice Service

Website: www.moneyadviceservice.org.uk Telephone Number: 0300 500 5000

Money Advice Scotland

Website: www.moneyadvicescotland.org.uk Telephone Number: 0141 572 0237

Advice NI – Debt Action NI Service

Website: www.debtaction-ni.net Telephone Number: 0800 917 4607

AdviceUK

Website: www.adviceuk.org.uk Telephone Number: 0300 777 0107

Christians against Poverty (CAP)

Website: www.capuk.org Telephone Number: 0800 328 0006

National Debtline

Website: www.nationaldebtline.co.uk Telephone Number: 0808 808 4000

StepChange Debt Charity

Website: www.stepchange.org Telephone Number: 0800 138 1111