



Help us to help you

It's not just when things go wrong that you can tell your lender about yourself and your circumstances.

Your lender understands that everyone is different and they want to make sure that their relationship with you works as well as possible. You may, for example, have difficulty understanding your credit agreement or you may have a health condition that means sometimes you need a family or friend to act on your behalf. Please let your lender know if there is anything they need to explain or take into consideration in their dealings with you.

HELP US TO HELP YOU



Whatever you tell your lender, they will:

- be sympathetic and listen to what you have to say;
- not disclose any information to anyone else unless they have your permission to do so;
- speak to a friend or relative if you ask them to; and
- keep in contact with you and ask that you keep in touch with them so that they have an on-going understanding of your situation.

If something happens, or you think something may happen, which could result in you having difficulty in managing your account or making your payments, please let your lender know immediately. They recognise that circumstances can often change as a result of relationship breakdown, unemployment, bereavement and illness, or for many other reasons. Your lender will:

- discuss how they can help you with your payments and consider alternative repayment plans; and
- explore whether you may need a little breathing space to get over a difficult period, or whether you may have longer-term problems: for example, due to a serious illness.

Your lender will do all they reasonably can to help you. If there are situations where you need more specialist advice and expertise, they will do their best to put you in contact with organisations which can assist you. Some of these might include:

Age UK
www.ageuk.org.uk

Alzheimers Society
www.alzheimers.org.uk

Christians Against Poverty
<https://capuk.org>

Citizens Advice Bureau
www.citizensadvice.org.uk

Macmillan Cancer Support
www.macmillan.org.uk

Money Advice Trust
www.moneyadvicetrust.org

Samaritans
www.samaritans.org

Shelter
www.shelter.org.uk

Stepchange
www.stepchange.org