



Help us to help you

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

We understand that everyone is different and we want to make sure that our 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 member or friend to act on your behalf. Please let us know if there is anything we need to explain or take into consideration in our dealings with you.

HELP US TO HELP YOU

Whatever you tell us, we will:

- be sympathetic and listen to what you have to say;
- not disclose any information to anyone else unless we have your permission to do so;
- speak to a friend or relative if you ask us to; and
- keep in contact with you and ask that you keep in touch with us so that we 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 us know immediately. We recognise that circumstances can often change as a result of relationship breakdown, unemployment, bereavement and illness, to name but a few. We will:

- discuss how we 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

We will do all we reasonably can to help you. If there are situations where you need more specialist advice and expertise, we will do our 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

