
Information sheets on arrears and default

General Notice No: 84

23 December 2009

1 The Office of Fair Trading (OFT) hereby gives general notice pursuant to section 86A of the Consumer Credit Act 1974 of revised arrears information sheets and default information sheets. These will replace (from 23 March 2010) the information sheets referred to in General Notice No. 78 dated 7 November 2008, and also the Welsh versions referred to in General Notice No. 76 dated 4 April 2008. The revised versions can be downloaded from the OFT website: www.offt.gov.uk

Changes to the English language version

2. The sub-heading below 'Help and advice' has been amended to read:

'You can contact the following not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.'

3 Citizens Advice has been placed at the head of the list of organisations.

4 The text for Citizens Advice has been amended to read:

'For advice and information on debt and other topics, visit your local Citizens Advice Bureau (address in the phone book) or go to **www.adviceguide.org.uk** (England & Wales), **www.cas.org.uk** (Scotland) or **www.citizensadvice.co.uk** (Northern Ireland)'

5 The organisations Advice4DebtNI and Money Advice Scotland have been added below the entry for National Debtline, with the following text:

'Advice4DebtNI

If you live in **Northern Ireland** phone **0800 917 4607** or visit **www.advice4debtNI.com** for debt advice

Money Advice Scotland

If you live in **Scotland**, phone **0141 572 0237** or visit **www.moneyadvicescotland.org.uk** to find contact details for debt advice in your local council area'

6 The text for Consumer Direct has been amended to read:

'For a **fuller list of independent advice agencies**, and information about credit and hire agreements, phone **08454 04 05 06** or visit **www.consumerdirect.gov.uk**'

7 The organisation Consumer Line has been deleted and the sub-heading 'Other useful organisations' has been inserted.

8 The text for Community Legal Advice has been amended to read:

'If you qualify for legal aid phone **0845 345 4 345** for free advice or visit **ww.communitylegaladvice.org.uk**'

9 The text concerning a different format has been amended to read:

'Call **0800 389 3158** to request this information sheet in a different format.'

Changes to the Welsh language version

10 The sub-heading below 'Help a Chyngor' has been amended to read:

'Gallwch gysylltu â'r sefydliadau dielw hyn i gael cyngor cyfrinachol a diduedd am ddim ar ddyled, neu i gael manylion ble i gael cyngor o'r fath yn eich ardal chi.'

11 Cyngor ar Bopeth has been placed at the head of the list of organisations.

12 The text for Cyngor ar Bopeth has been amended to read:

'I gael cyngor a gwybodaeth am ddyled a phynciau eraill, ewch i'ch Canolfan Cyngor ar Bopeth leol (cyfeiriad yn y llyfr ffôn), neu ewch i

www.adviceguide.org.uk (Cymru a Lloegr), **www.cas.org.uk** (Yr Alban) neu **www.citizensadvice.co.uk** (Gogledd Iwerddon).'

13 The organisations Advice4DebtNI and Money Advice Scotland have been added below the entry for National Debtline, with the following text:

'Advice4DebtNI

Os ydych yn byw yng **Ngogledd Iwerddon** ffoniwch **0800 917 4607** neu ewch i **www.advice4debtNI.com** am gyngor ar ddyledion.

Money Advice Scotland

Os ydych yn byw yn **yr Alban**, ffoniwch **0141 572 0237** neu ewch i **www.moneyadvicescotland.org.uk** i gael manylion cyswllt ar gyfer cyngor ar ddyled yn ardal eich cyngor lleol.'

14 The text for Cyswllt Defnyddwyr has been amended to read:

'Am **restr lawnach o asiantaethau cynghori annibynnol**, a gwybodaeth am gytundebau credyd a llogi, ffoniwch **08454 04 05 06** neu ewch i **www.cyswlltdefnyddwyr.gov.uk**'

15 The organisation Consumer Line has been deleted and the sub-heading 'Sefydliadau defnyddiol eraill ' has been inserted.

16 The text for Cyngor Cyfreithiol Cymunedol has been amended to read:

'Os ydych yn gymwys i gael cymorth cyfreithiol ffoniwch **0845 345 4 345** am gyngor am ddim neu ewch i **www.communitylegaladvice.org.uk**

17 The text concerning a different format has been amended to read:

'Ffoniwch **0800 389 3158**i ofyn am y daflen wybodaeth hon mewn fformat gwahanol.'

English and Welsh language versions

18 Product codes for the PDFs of the revised versions of the information sheets will remain the same, but the edition will be 03/10.

19 The changes notified in this General Notice take effect on 23 March 2010.

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For and on behalf of
The Office of Fair Trading

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