

## Arrears

If you are behind with payments and have received an arrears notice here is some important information to help you.

### Don't ignore the problem.

- **Contact the organisation you owe money to.** Let them know you are having problems. They may be able to discuss options for paying back what you owe.
- **Get free help and advice.** Your rights and options depend on the type of agreement, and the law can be complex. You can get free independent help and advice from a number of organisations – see over for details.
- **Pay priority debts first** – for example, mortgage, rent, council tax, or gas or electricity arrears. A debt adviser can help you to budget to keep your finances under control.
- **Think carefully before borrowing money to repay debts.** Get advice before borrowing against your home – you will pay more in the long run and you risk losing your home.
- **You may be able to ask a court for more time to repay a debt** – but only in some circumstances. Speak to a debt adviser before considering court action. Keep copies of letters and emails in case these are needed by the court.

### Doing nothing could make things worse.

The lender could take legal action against you, and you could end up paying more in interest and charges. Missed payments could affect your credit rating and make it more difficult to get credit in future.

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

# Help and advice

You can contact the following non-profit making organisations for free, confidential and impartial advice.

## National Debtline

If you live in England, Wales or Scotland phone **0808 808 4000** or visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) for debt advice and information.

## Consumer Credit Counselling Service

For debt advice throughout the UK – including Northern Ireland – phone **0800 138 1111** or visit [www.cccs.co.uk](http://www.cccs.co.uk)

## Citizens Advice

For advice and information on debt and other topics, visit your nearest Citizens Advice Bureau – check the phone book for the address.

## Consumer Direct

If you live in England, Wales or Scotland phone **08454 04 05 06** or visit [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk) for general consumer advice and information.

Consumer Direct's website includes information about credit and hire agreements and a fuller list of independent advice agencies.

## ConsumerLine

If you live in Northern Ireland phone **0845 600 62 62** or visit [www.consumerline.org](http://www.consumerline.org) for general consumer advice.

## Community Legal Advice

For free advice phone **0845 345 4 345** if you qualify for legal aid or visit [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

## 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 **0845 080 1800** or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Call **0800 389 3158**  
to request a different format.