

Default

If you have been sent a default notice threatening action against you here is some important information to help you.

Don't ignore the problem.

There are things you can do and people who can help.

But you need to act NOW!

- **Read the default notice carefully.** It explains what you need to do, and what could happen if you don't respond. If you are not sure what it means, ask the lender or a debt adviser.
- **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.
- **A debt adviser may be able to negotiate on your behalf.** They can suggest ways to deal with the problem and to make sure the most important debts are paid first.
- **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.

If you don't do something quickly, the lender can take action against you.

For example, by demanding payment of money owing, or repossessing goods on hire-purchase. If the debt is secured against your home, you could lose your home. The default could stay on your credit file for six years, making it more difficult to get credit.

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 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

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 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 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

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

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