



customer signposts – debt advice

Advice

If you require financial advice and you are in an active insolvency, we would suggest that you contact your Trustee or Supervisor. If you are no longer in an active insolvency there are a number of organisations that provide free advice.

Helpful signposts and information for consumers regarding free debt advice

It is important that as a consumer you receive impartial financial advice and assistance from authorised people, such as the free advice organisations listed below.

Evolve staff are not able to provide you with financial advice.

If you need advice and are in an active insolvency, you should be able to contact your Trustee or Insolvency Practitioner. If this is not possible, or you are not in an active insolvency or simply feel that you would benefit from free and impartial advice, then the organisations listed below will be better positioned to provide you with personal advice from trained staff.

Please do not be discouraged from seeking free advice.

Citizens Advice: Full debt and consumer advice service. They have specialist caseworkers to deal with any type of debt, including repossessions and negotiation with creditors.

Visit:

<https://www.citizensadvice.org.uk/debt-and-money/debt-solutions/>

National Debtline: Provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat.

Visit: <https://www.nationaldebtline.org/>

Call: 0808 808 4000

Opening Times: Mon - Fri 9am to 8pm, Sat 9.30am to 1pm

StepChange Debt Charity: A full debt help service that is available across the UK.

Visit: <https://www.stepchange.org/>

Call: 0800 138 1111

Opening Times: Mon - Fri 8am to 8pm, Sat 8am to 4pm

Debt Advice Foundation: A debt advice and education charity offering one-to-one advice.

Visit: <http://www.debtadvicefoundation.org/>

Call: 0800 043 4050

Opening Times: Mon – Fri 8am to 6pm

Advice NI: A confidential and independent scheme in Northern Ireland. A Government-funded service which offers face-to-face advice in 29 locations.

Webchat service:

<https://www.adviceni.net/advice/debt>

Call: 0800 915 4604

Email: advice@adviceni.net Opening Times: Monday to Friday 9am to 5pm

PayPlan: Free debt advice and solutions for those in financial difficulty. Note that PayPlan is a for profit company, although the advice is free.

Visit: <https://www.payplan.com/contact-payplan/> Call: 0800 280 2816

Opening Times: Mon - Fri 8am to 8pm, Sat 9am to 3pm

Information correct as at 20/10/2021