

# Default

**If you have been sent a default notice warning of potential action against you here is some important information to help.**

**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 owed, 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 not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

### Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone **0800 138 7777** to speak to a Money Adviser

### Money Advice Scotland

If you live in Scotland, phone **0141 572 0237** or visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local area

### Citizens Advice Northern Ireland

If you live in Northern Ireland, phone **0800 028 1881**, email [debt.advice@citizensadvice.co.uk](mailto:debt.advice@citizensadvice.co.uk) or visit [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) for debt advice

### AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – [www.adviceuk.org.uk](http://www.adviceuk.org.uk) or phone **0300 777 0107**

### Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at [www.capuk.org](http://www.capuk.org) then call **0800 328 0006**

### Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice (address in the phone book) or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### National Debtline

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

### StepChange Debt Charity

For debt advice throughout the UK phone **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org)

## Other useful organisations

### Civil Legal Advice

You may get legal aid if your home is at risk. Check at [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice) or phone **0345 345 4345**

### 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 **0300 123 9123** or **0800 023 4567** or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)