

# Help and advice about illegal lenders

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If you find yourself in financial difficulties, or you have already fallen into debt to an illegal money lender, there is help out there.

If you borrow from an illegal money lender, you have not broken the law, they have.

## **If you feel you are in an emergency situation and wish to report a crime**

If you are in danger, call the Police Service of Northern Ireland on 999 immediately.

An incident/crime is considered to be an emergency if the incident is in progress and there is, or is likely to be:

- a risk to life
- the use, or immediate threat of use, of violence
- serious injury caused to a person
- serious damage caused to a property
- an offender disturbed, or detained, at the scene who poses, or is likely to pose, a risk to other people.

## **If there is no immediate threat but you wish to report a crime**

If there is no immediate threat but you wish to report a crime or concerns about illegal money lending, or problems relating to illegal money lending, then please call the Police Service of Northern Ireland non-emergency line on 101.

If you wish to report a crime anonymously, you may also contact the independent charity Crimestoppers on 0800 555 111.

## **If you are struggling to manage your finances**

If you are having problems with:

- household budgeting,
- financial difficulties, or
- debts that you are struggling to manage

We have compiled a list of organisations below who may be able to help with budgeting, debt management, and identifying alternative ethical lenders.

## **Organisations who may be able to help**

### **Advice NI**

[Advice NI](#) is a membership organisation for the independent advice network in Northern Ireland. Their members can provide free, confidential help and advice for anyone struggling to deal with money and debt. They can provide advice on debt related issues and provide a range of debt solutions, including debt management plans.

They can also offer free, independent, high quality advice on issues such as benefits, housing, employment, tax and consumer rights, which you can access through a dedicated Freephone or email address.

- Email: [advice@adviceni.net](mailto:advice@adviceni.net)
- Phone: 0800 915 4604 (Freephone)

### **Christians Against Poverty NI**

[Christians Against Poverty \(CAP\)](#) can help if you are feeling the weight of debt, struggling to find work or just need a bit of help budgeting. They provide free Debt Help, Job Clubs, Life Skills groups and CAP Money courses. CAP can work out a realistic budget with you that prioritises your essential bills and can negotiate affordable payments with each creditor.

CAP can help you to set up a debt management plan, walk you through insolvency options and clients are supported by CAP until they are debt-free.

All CAP's services are given freely for everyone regardless of age, gender, faith or background. CAP works across Northern Ireland and all support is given locally with the support of a dedicated Head Office team.

- Email: [info@capuk.org](mailto:info@capuk.org)
- Phone: 0800 328 0006 (Freephone)

### **Consumerline**

[Consumerline](#) provides free, independent support and advice for all consumers and businesses in Northern Ireland on behalf of the Trading Standards Service. Consumerline helps you avoid scams, dodgy deals, make a complaint and stay informed with consumer law. One of the areas Trading Standards deals with is the regulation of consumer credit.

- Phone: 0300 123 6262 (Mon - Thursday: 9am to 5pm, Friday: 9am to 4pm)

## **MoneyHelper**

[MoneyHelper](#) is an independent service, set up by government to help people make the most of their money. They give free, unbiased money advice to everyone across the UK – online, over the phone or via webchat.

Phone: 0800 011 3797 (Freephone)

## **Saint Vincent de Paul**

Each year in Northern Ireland, [Saint Vincent de Paul \(SVP\)](#) spends almost £3m on those in need and most vulnerable in our communities. As well as expending this in direct financial assistance, other essential items such as food, fuel and household items are also given in support.

They offer a confidential, person-centred, non-judgemental service to individuals and families, whoever or wherever they are. SVP is a member-led organisation and their pool of almost 1,800 volunteers work tirelessly to meet the needs of those seeking help and support. SVP also has 180 local Conferences across Northern Ireland.

If you are looking for assistance, or you just need someone to talk to in confidence, you can make a request on their website (details below) for an SVP member to call you via a private number to talk through your problems or issues.

- Phone: 028 9035 1561

## **Stepchange Debt Charity**

For 25 years, [StepChange Debt Charity](#) has been helping people resolve problems, repay debts and rebuild lives. They are the UK's largest provider of genuinely free

independent debt advice and managed solutions, helping 620,000 people a year deal with problem debt. They provide expert tailored advice via a freephone, or online via their debt advice tool.

- Phone: 0800 138 1111 (Freephone: Mon – Fri: 8am-8pm, Sat: 8am-4pm)

## **The Trussell Trust**

[The Trussell Trust](#) supports communities and churches to open food banks across Northern Ireland and the rest of the UK. Food banks provide a minimum of three day's emergency food and support to people in crisis. The food banks work with frontline professionals to identify people in need and issue them with a food bank voucher. These include local agencies such as children's centres, housing associations, advice charities and mental health teams, who are best placed to assess need.

Food banks are designed to provide short-term, emergency support with food during a crisis. They aim to relieve that immediate pressure by providing food, but also offer additional support so that people don't need to use the food bank again in the future.

## **Finding Finance**

[Finding Finance](#) is an educational tool provided by **Responsible Finance**. The members of this organisation offer simple affordable loans when the bank can't help.

## **If you feel you have no alternative but to borrow money**

If you feel you have no alternative but to borrow money, you may wish to contact your local credit union to see if they may be able to help. You can find the details of your local credit union by contacting one of the credit union organisations below.

Alternatively, there are other ethical lenders available. Details of some of these are also listed below.

## **Irish League of Credit Unions**

The Irish League of Credit Unions is a trade and representative body for 92 credit unions in Northern Ireland. Credit unions provide a range of savings and loan services. To find out more, including contact details of your local credit union, please visit their website.

Web <http://www.creditunion.ie/>

Web <http://www.creditunionni.co.uk/>

## **Ulster Federation of Credit Unions**

The Ulster Federation of Credit Unions is a trade body overseeing the 39 affiliated credit unions in Northern Ireland. Their credit unions provide affordable credit for all their members in Northern Ireland. To find out more, including contact details of your local credit union, please visit their website.

Web <http://www.ufcu.co.uk>

Phone 028 9030 1204

## **Fair For You**

Fair For You is a not-for-profit community interest company established to provide an alternative to high-cost “rent-to-own” services. Fair For You allows customers to buy essential items for their home, with flexible credit and repayments tailored to their income.

Web [www.fairforyou.co.uk](http://www.fairforyou.co.uk)

The Consumer Council is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.