



working in partnership with Payplan

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# CHOOSE THE RIGHT DEBT SOLUTION

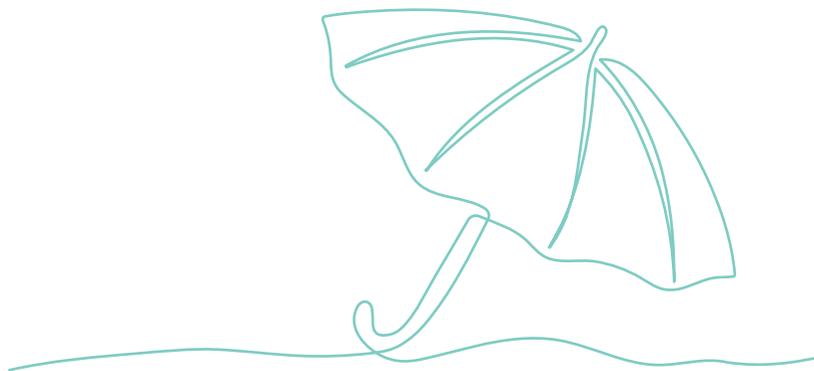
We'll help you take charge of your debt



**PayPlan**<sup>®</sup>  
live again

LIFE IS FOR **LIVING**





Here at PayPlan, we understand the effect that debt can have on your life, but we believe that living with debt shouldn't have to mean living in despair. By offering free, no obligation debt advice along with recommendations as to the most appropriate debt solutions available to you, we're able to give you **HOPE**. Not just of controlling your debt, but of living a happy life.

We treat everyone as an individual and have spent over 20 years helping people to find the best solution for their personal debt situation. And, whilst we know that we can't change the past, we can certainly help you get a hold of **YOUR FUTURE**.

Yes, we're happy to help you set up a structured debt management plan if that's the right solution for you, but we're equally happy to help you explore other options that could be far more suitable. For instance, simply giving you advice on how to cut costs on your essentials could be all it takes to help you stay on top of your debt. Or, if appropriate, we can introduce you to companies who could help you with insolvency solutions such as an Individual Voluntary Arrangement or a Trust Deed.

So, it's time to look at debt differently, it's time to think again, and above all, it's time to **LIVE AGAIN**.

# FINDING THE BEST FIT

We know that debt is a **PART OF LIFE**, so we aim to help you find solutions that are flexible enough to accommodate living – not just surviving.

Based on your own circumstances, we can discuss the range of practical solutions that are available to you. All of these solutions should help you to control the repayment of your current debts – whilst hopefully relieving pressure on your day-to-day finances.

If a structured debt plan is right for you, you'll commit to paying off your debt (or at least a proportion of it), in affordable monthly payments that could be less than you are currently paying.

Whilst this may mean that your repayment period is longer, or your total amount payable is higher, it could allow you to **LIVE HAPPILY** within your means and it should reduce the unsettling contact you receive from creditors.

Unlike the vast majority of other debt solution providers who charge set-up fees or monthly fees, or in some cases both, we don't charge you a penny for our debt management plans. Our unique relationship with the credit industry allows us to offer our services **FREE TO YOU**.



The debt solution that is right for you will depend on your individual circumstances and there is often more than one option available. Here's a quick guide to three popular solutions that we often discuss:

### **DEBT MANAGEMENT PLAN (DMP)**

Provided by PayPlan, a DMP is an informal arrangement that could be right for you if you owe more than £5,000 in unsecured debt and would benefit from being more flexible with your payments.

### **INDIVIDUAL VOLUNTARY ARRANGEMENT (IVA)**

Provided by our sister company, PayPlan Partnership, an IVA is a more formal arrangement for people who typically owe more than £7,000. Within an IVA, you repay a proportion of your debt and the rest may be written off.

### **TRUST DEED**

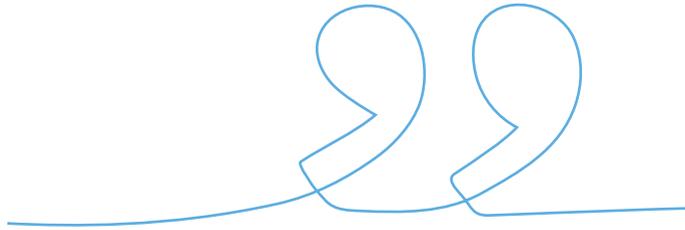
Things are different in Scotland. This means that a Trust Deed (provided by our sister company, PayPlan Scotland) could be the right solution for you and may even allow you to repay a proportion of your debt with the rest written off.

Your credit rating could be adversely affected by entering any debt plan and by embarking on an IVA or a Trust Deed, you will be entered into a public register.

Don't think any of these can help you? Don't worry, we can advise on a range of other solutions and we're sure that we can find one that's right for you. Call one of our advisers today on **0800 716 239**.

WE'RE **DIFFERENT**





We believe in the power of conversation and we know that the best way to find out what's right for you is to talk to you about **YOU**, your life, your debt and your aspirations. You'll find our team of trained advisers understanding of your situation and always on hand to offer the advice you need to help you find a solution that fits your life. They'll never tell you what to do, but they will offer you their opinions, share their experience and help you every step of the way.

As a long-standing debt management company, we exist to help you achieve **YOUR GOALS**. We are fully impartial and work closely with the credit industry, not for the credit industry. We've established and nurtured an excellent relationship with all major UK creditors and they fully support our approach.

By choosing PayPlan, you can be sure that you will receive the advice and support you need to help you **LIVE AGAIN** now, and also prosper in the future.

Call one of our advisers today on **0800 716 239**  
and begin to take charge of your life again.

# LET'S TALK

Call us free on **0800 716 239**

(0800 numbers are now free from landlines and mobiles)

We're open 8am – 8pm weekdays and 9am – 3pm Saturdays

Email our advisers, [advice@payplan.com](mailto:advice@payplan.com)

[payplan.com/nfu](http://payplan.com/nfu)

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