

# Free Money Advice

If you are experiencing financial difficulties we strongly recommend you seek advice as soon as possible. Here's a list of free money advice agencies that can offer you help and guidance in relation to controlling your debt:

Organisation	Service	Address	Phone	E-mail	Website
<b>Isle of Man Office of Fair Trading</b>	Isle of Man Government-run free and confidential advice service.	Isle of Man Office of Fair Trading Thie Slieau Whallian Foxdale Road, St John's Isle of Man, IM4 3AS	01624 686510	debt@gov.im	www.gov.im/oft/money/debt_counselling.xml
<b>Jersey Citizens Advice Bureau</b>	Provides free, independent, confidential and impartial advice.	St Paul's Centre, New Street, St Helier, JE2 3WP	0800 735 0249 or 724942	advice@cab.org.je	www.cab.org.je/
<b>Guernsey Citizens Advice Bureau</b>	A local charity and member of the National Citizens Advice network who provide a free confidential service.	Bridge Avenue, The Bridge, St Sampsons, Guernsey, GY2 4QS	01481 242266		www.cabguernsey.org/
<b>Gibraltar Citizens Advice Bureau</b>	Advice and information services.	10A Governor's Lane, Gibraltar	00350 200 40006	info@cab.gi	
<b>Money Advice Service</b>	UK Government-run free and confidential advice service.	The Money Advice Service, Holborn Centre, 120 Holborn, London, EC1N 2TD	Money Advice Line 0800 138 7777 Typetalk 1800 1 0300 500 5000		www.moneyadvice.org.uk/en
<b>StepChange Debt Charity</b>	A registered charity whose purpose is to assist people in financial difficulty by providing free, impartial and realistic debt advice.	Wade House, Merrion Centre, Leeds, LS2 8NG	Freephone 0800 138 1111		www.stepchange.org/Howwecanhelpyou/Debtadvice.aspx
<b>National Debtline</b>	A free, confidential online debt advice service.		Freephone 0808 808 4000		www.mymoneysteps.org/
<b>Debt Advice Foundation</b>	A registered debt advice charity offering free, confidential support and advice.	1 Anchor Court, Commercial Road, Darwen, BB3 0DB	0800 043 40 50		www.debtadvicefoundation.org

Please note that this list is not exhaustive and there are also debt management companies who may charge a fee for managing your debt. Some of these companies may have misleading names that sound like free money advice organisations, but are actually businesses who charge you for their services.

Please be aware if you choose a company which will charge you for their services that you understand all the fees involved before entering into any agreement. It is your responsibility to check the fees that may be charged before asking these companies to act on your behalf.

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

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