

STOP LOAN SHARKS

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Stop Loan Sharks Week 2018

Partners Communications Toolkit

Background: Stop Loan Sharks Week 2018

Stop Loan Sharks Week will begin on Wednesday, 5th December and will run until Wednesday, 12th December. The campaign will focus on the following:

- The dangers of using illegal money lenders (loan sharks)
- Encourage reporting of loan sharks over the festive season
- Promote the help and support available to loan shark victims (hotline open 24/7 over festive period)
- Promote safe borrowing and responsible lenders (credit unions)

Resources/Materials

There are a series of resources that partners can use to help raise awareness of loan sharks. These include:

- Posters and flyers – to display in communities
- Videos – for websites and social media
- Website resources – to upload to partners websites
- Social media resources – for Facebook and Twitter

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Posters and flyers

The England Illegal Money Lending Team have launched a campaign to raise awareness of loan sharks in the run up to Christmas. As part of this there are a range of posters available to download from the 'resources' section on the Stop Loan Sharks website for partners to disseminate within local communities.



**LOAN SHARKS
ARE ILLEGAL**

**DON'T GET
BITTEN BY A
LOAN SHARK**

We can help you
(in the strictest confidence)
Tel: 0300 555 2222
Text us on: 07860022116
Email us:
reportaloanshark@stoploansharks.gov.uk
#StopLoanSharks
Website: stoploansharks.co.uk

STOP LOAN SHARKS



Loan Sharks

If you have borrowed money from a loan shark you haven't broken the law they have. If you are worried about this talk to your debt adviser or call the confidential number below.

Remember loan sharks often:

- offer you a cash loan but do not give you any paperwork
- take your benefit or bank card as security on the loan
- don't tell you when you will finish paying
- increase the amount you owe even if you are making regular payments
- threaten or use violence to get money from you.

If you think you may have borrowed from a loan shark call the England Illegal Money Lending Team hotline and talk to us in complete confidence.

We can discuss with you any worries you may have and will listen, give information and offer advice on your particular situation. We help people make sense of what is happening to them and will explain to you the choices you can make and help you take back control from the loan shark.

Call us on: 0300 555 2222
Text: 07860022116 with your message
Email: reportaloanshark@stoploansharks.gov.uk
Report a loan shark online at: stoploansharks.co.uk

NATIONAL TRADING STANDARDS
Illegal Money Lending Team England

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Download posters from www.stoploansharks.co.uk

If you would like to enquire about printed publicity, please contact your local IMLT LIAISE officer.

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Videos and case studies

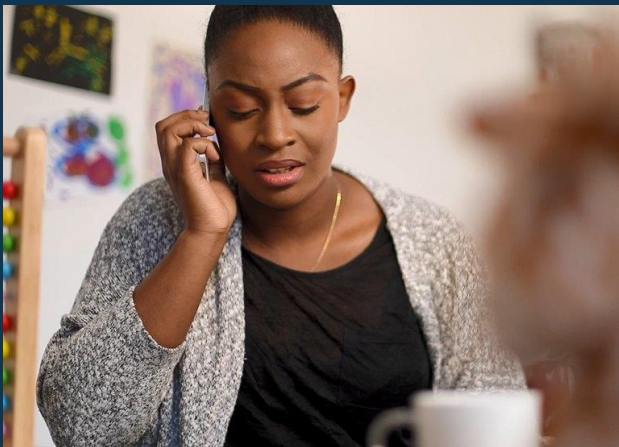
There are many videos and case studies available on the Stop Loan Sharks YouTube channel. These can be used on partners' websites and social media. Please contact IMLT Comms team if you would like advice on uploading these.



Danao's story



Jay's story



Parent warning



Dylan's story

www.youtube.com/stoploansharks

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[Website copy: Don't let loan sharks bite this Christmas!](#)

Residents are being warned not to turn to predatory loan sharks to solve Christmas money worries.

The Stop Loan Sharks project has launched a national campaign to raise awareness of the risks posed by illegal money lenders and provide guidance on where help can be found.

Loan sharks do not operate under official financial regulations and can cause extreme misery to those who choose to use them.

Any person lending money should have a consumer credit licence from the Financial Conduct Authority (FCA). Licensed lenders have to comply with legal obligations in dealing with consumers, including the use of official paperwork and fair collection methods.

Loan sharks operate illegally without the correct permissions from the FCA. These criminals often take benefit or bank cards as security and resort to intimidation and violence if victims default.

Loan sharks can charge interest rates running to thousands of per cent, making it impossible for borrowers to repay the loan.

Tips to protecting yourself against Loan Sharks this Christmas:

- Save money regularly, so you are not in urgent need of a loan
- Do not accept cash loans, even if the lender seems friendly or helpful
- Search the FCA Financial Services register to check the lender is legal
<https://register.fca.org.uk/>

If you need to borrow money, credit unions are a safer alternative than borrowing from a loan shark. Visit www.findyourcreditunion.co.uk to find your nearest credit union.

If you have been the victim of a loan shark, you can contact the Illegal Money Lending Team in confidence on 0300 555 2222 or stoploansharks.co.uk. Their lines are open around the clock throughout the festive season.

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Social media

Partners are encouraged to help raise awareness of the Stop Loan Sharks campaign through their social media channels (Facebook, Twitter and Instagram). You can use any of the following tweets and Facebook posts on your accounts. Alternatively, please follow the Stop Loan Sharks accounts and retweet our activity.



@LoanSharkNews



/StopLoanSharksProject

Christmas is a time for families and not loan sharks. Have you been bitten over the festive period? Report to @Loansharknews on 0300 555 2222 #SLSWeek18

Don't swim with the sharks this Christmas, a small loan can lead to massive repayments in the New Year! Report illegal money lenders to @Loansharknews on 0300 555 2222 #SLSWeek18

Loan sharks can seem like the answer to #Christmas money worries, but they're illegal lenders who can make your life a misery. Use your local credit union instead (insert credit union twitter handle) #SLSWeek18

Loan sharks take advantage of people in desperate situations and trap them in a cycle of debt and misery. Call @Loansharknews on 0300 555 2222 to report illegal money lenders #SLSWeek18

'Tis the season to NOT borrow from a loan shark, no matter how tempting it might be. Remember to only borrow from legitimate lenders. Find your nearest Credit Union here: <http://bit.ly/2lpISFX> #SLSWeek18

Worried about loan sharks operating in your area and targeting vulnerable people in the run up to Christmas? @Loansharknews can help on 0300 555 2222 #SLSWeek18

Need a loan this #Christmas? Credit unions are a much safer alternative than borrowing from a loan shark. Find your nearest credit union: <http://bit.ly/2lpISFX>

Loan sharks have been known to target innocent families at #Christmas, stay safe and known the signs. Visit www.stoploansharks.co.uk for more information #SLSWeek18

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Social media graphics

Partners can use any of the following images for social media posts. Please contact IMLT Comms Team if you require the pictures in a different format.



 **HOW TO SPOT A LOAN SHARK THIS CHRISTMAS**

 **No paperwork**

 **Take items as security**

 **Threats and intimidation**

 **Refuse to allow you to settle your debt**

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For any further information on Stop Loan Sharks campaigns, please email holly.luckman@birmingham.gov.uk