

STOP LOAN SHARKS

Intervention . Support . Education

Campaign Toolkit

- Campaign Messages
- Social Media Graphics
- Social Media Frames
- Sample Tweets
- Facebook Posts
- 7 Days of Sharks
- Internal Resources
- Useful Websites



#SharkFreeSurfing

Introduction

The England Illegal Money Lending Team (IMLT) is launching its annual Christmas campaign to raise awareness of loan sharks and prevent people from falling victim to illegal money lending online.

The theme for this year's campaign is avoiding loan sharks online after one in five victims met their lender on social media in the first half of 2020.

The campaign will run from 30th November to 6th December and partners are encouraged to participate by sharing social media posts and using the hashtag #SharkFreeSurfing.

Campaign Objectives

Campaign Background

The England Illegal Money Lending Team (IMLT) is a national team that investigates and prosecutes loan sharks. The IMLT provide free and confidential emotional and practical support to anyone affected by illegal money lending.

Loan sharks are increasingly using social media platforms, such as Facebook, Instagram and Snapchat to advertise their illegal loans and target potential victims. The #SharkFreeSurfing campaign aims to tackle new forms of illegal lending and encourage people to better protect themselves online and take precautions to avoid falling prey to this type of crime.

The campaign's objectives are:

- Encourage the public to report illegal money lending activity and increase intelligence from communities.
- Increase public understanding of what activity or behaviour to look out for when dealing with loan sharks in communities and online.
- Increase awareness of key reporting channels like the Stop Loan Sharks 24-hour confidential helpline 0300 555 2222, live chat service, [online reporting form](#) and Stop Loan Sharks App.
- Promote safe and legal alternatives to using illegal money lenders – get debt advice and financial guidance from Citizens Advice and access support from a local credit union.

Join the conversation at #SharkFreeSurfing
Follow us on [Facebook](#), [Twitter](#) and [Instagram](#)
Get in touch at partner@stoploansharks.gov.uk

Social Media Graphics

We have provided banners, graphics, GIFs, sample tweets and Facebook posts that you can share across your social media channels. Download the campaign materials via Google Drive [here](#).

DID YOU KNOW

1 IN 5 FIND THEIR LOAN SHARK ON SOCIAL MEDIA

CALL OUR 24/7 CONFIDENTIAL HELPLINE
0300 555 2222

Scan the QR code to download the Stop Loan Sharks App.



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#SharkFreeSurfing

STOPLOANSHARKS
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BE WARY OF "TOO GOOD TO BE TRUE" LOAN OFFERS WHEN SURFING SOCIAL MEDIA

CALL OUR 24/7 CONFIDENTIAL HELPLINE
0300 555 2222



#SharkFreeSurfing

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DON'T FALL PREY TO LOAN SHARKS ONLINE!

GET HELP AND SUPPORT
0300 555 2222



#SharkFreeSurfing

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Social Media Frames

Partners are encouraged to post on **social media** using the custom **#SharkFreeSurfing** frames for Facebook and Instagram stories.

You can download the social media frames from Stop Loan Sharks Google Drive [here](#).

If you are unable to download the files please contact: Holly.luckman@birmingham.gov.uk



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**BE WARY OF
"TOO GOOD TO BE TRUE" LOAN
OFFERS WHEN SURFING
SOCIAL MEDIA**

CALL OUR 24/7 **CONFIDENTIAL** HELPLINE
0300 555 2222

#SharkFreeSurfing



STOP LOAN SHARKS
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**DON'T UNWRAP
A LOAN SHARK DEBT THIS
CHRISTMAS!**

GET HELP
AND SUPPORT
0300 555 2222

#SharkFreeSurfing

Join the conversation at **#SharkFreeSurfing**
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Sample Tweets

Below are some sample tweets to help people avoid loan sharks online. You can share these via your own social media channels, or you can create your own posts. Assets are available to download via Google Drive: [here](#).

You can also share our posts directly from the Stop Loan Sharks Twitter or @ mention our account www.twitter.com/LoanSharkNews

Tweets

- Don't fall prey to loan sharks online! Always check the lender is @TheFCA authorised and report illegal money lenders to @LoanSharkNews on 0300 555 2222 #SharkFreeSurfing
- **Protect yourself from loan sharks online.** Never send money or give card details, online account details or copies of personal documents to anyone you don't know or trust #SharkFreeSurfing
- Spotted an advert online for a quick cash loan or bank transfer with no checks or paperwork? Check the lender is @TheFCA authorised and don't fall prey to loan sharks. Find out more at www.stoploansharks.co.uk #SharkFreeSurfing
- Don't let loan sharks slide into your DMs! Only borrow money from safe and reputable lenders like a credit union. Find your local Credit Union: www.findyourcreditunion.co.uk #SharkFreeSurfing
- Filter out quick cash loan deals in your social media feed. Check the lender is @TheFCA authorised and report loan sharks on 0300 555 2222. Find out more at www.stoploansharks.co.uk #SharkFreeSurfing
- Loan sharks are using social media platforms to target potential victims. Avoid loan deals that seem too good to be true. If you have suspicions someone is lending money illegally, report it to @LoanSharkNews on 0300 555 2222 #SharkFreeSurfing
- Loan sharks destroy lives and control their victims with fear and intimidation. If you or someone you know has been a victim of illegal money lending, contact @LoanSharkNews on 0300 555 2222 #SharkFreeSurfing

Facebook Posts

Below are a range of Facebook posts to help people avoid loan sharks online. You can create your own posts or share directly from the Stop Loan Sharks Facebook account.

www.facebook.com/stoploansharksproject

Don't fall prey to loan sharks online!

Loan sharks are using social media platforms to advertise their illegal loans and target potential victims. If you have concerns about illegal money lending or you have been a victim, contact the Stop Loan Sharks team for advice and support on 0300 555 2222 #SharkFreeSurfing

Loan sharks are using social media to contact potential victims. Know what to look for and how to protect yourself: www.stoploansharks.co.uk #SharkFreeSurfing

Don't let loan sharks lure you in with attractive offers. Never send money or give card details, online account details or copies of personal documents to anyone you don't know or trust. If the loan offer seems too good to be true, it probably is #SharkFreeSurfing

Help is available if you have been a victim of illegal money lending or you have concerns about a friend or relative www.stoploansharks.co.uk #SharkFreeSurfing

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7 Days of Sharks

The IMLT recently held a national short story competition to raise awareness of the dangers of loan sharks. The seven winning entries have been turned into short audio stories and will be released daily during Stop Loan Sharks Week. All the stories will be available to listen to on Apple Podcasts, Google Play, Spotify and on the Stop Loan Sharks Podcast page.

Congratulations to all the winners and keep your ears peeled for their loan shark stories!

Ruth Taylor – ‘A Misunderstanding? And ‘If Only’

Jan Clampett – ‘Building a Better Future’

Maria Perruzza – ‘Don’t Borrow from Baz’

Mark Cowan – ‘The Loan Ranger’

David Graham – ‘The Loan Shark’

Tricia Waller – ‘Uncle’

Loan sharks come in many disguises. These criminals usually appear friendly at first but quickly trap their borrowers into spiralling debt. As the debts can't legally be enforced, many lenders will resort to the most extreme and callous methods to enforce repayment including threats, violence and intimidation.

Loan sharks operate illegally without the correct permission from the Financial Conduct Authority and rarely provide paperwork on the loans.

**Join the conversation at [#SharkFreeSurfing](#)
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Internal Resources

In addition to promoting the campaign to external audiences, we are also providing resources to signpost your staff to advice on how to report loan sharks and make referrals to the IMLT.

How can you support?

We have provided a template article text for you to adapt for your intranet or internal staff newsletters.

[Insert organisation] is proud to support the Stop Loan Sharks Week Campaign #SharkFreeSurfing to raise awareness of the dangers of online loan sharks and help people access advice and support if they have fallen victim to this crime. If you have been a victim of illegal money lending, or are concerned about someone you know, please contact the Stop Loan Sharks 24-hour helpline on 0300 555 2222 or visit www.stoploansharks.co.uk

Useful websites

Stop Loan Sharks: www.stoploansharks.co.uk

FCA Financial Services Register: <https://register.fca.org.uk>

Find Your Credit Union: www.findyourcreditunion.co.uk

Citizens Advice: www.citizensadvice.org.uk

StepChange: www.stepchange.org

Money Advice Service: www.moneyadviceservice.org.uk

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