

UNISON

‘There for you’

NEWSLETTER

We are UNISON’s registered charity offering FREE and confidential services, benefits and support including:-

- ❖ **Financial Assistance** - if you are in financial hardship due to unforeseen circumstances
- ❖ **Small Grants**
 - **School Uniform (May-July)**
 - **Winter Fuel Dec-Feb – currently available**
- ❖ **Links to Credit Unions** - for loans/savings
- ❖ **Wellbeing breaks** - during illness/respite for carers
- ❖ **Support & information** - listening support & sign posting to other organisations
- ❖ **Debt advice** - freephone 0800 389 3302

In this newsletter:

- ❖ **Loan Sharks**
- ❖ **Winter Fuel grant programme**
- ❖ **There for You Xmas/New Year hours**

➤ **Illegal Money Lending Team campaign to crackdown on loan sharks in the run up to Christmas**

With the festive season fast approaching, the Illegal Money Lending Team (IMLT) are urging families to not borrow from loan sharks amid fears a small loan could lead to massive repayments in the New Year.

The IMLT – a national team that investigate and prosecute loan sharks – work closely with the Financial Conduct Authority (FCA), local Trading Standards and the Police to crackdown on illegal money lending.

Tony Quigley, Head of the Illegal Money Lending Team, said:

“Christmas can be a difficult time for some families; the cost and added pressures may tempt some people into borrowing from a loan shark. Hopefully this information will make people think twice before using an illegal money lender. We are encouraging those in the grip of a loan shark to come forward and speak to us; our confidential Stop Loan Sharks hotline will be active over Christmas and New Year.

“Loan sharks are criminals who prey on vulnerable communities and fleece their victims out of hard earned cash, often through intimidation and violence.

If you or someone you know has been the victim of a loan shark, we urge you to seek help by contacting us on **0300 555 2222** or visit **www.stoploansharks.uk**”

The IMLT’s word of warning is: it’s not about what’s under the tree this Christmas but who’s around it – don’t let a loan shark be one of those people.

With an estimated 310,000 households in the UK borrowing from loan sharks every year, the team are warning people to avoid unauthorised lenders at all costs amid fears that illegal loans could result in hard up families repaying the lender into the New Year and beyond.

How to spot a loan shark this Christmas

A loan shark might:

- Offer little or no paperwork on a loan, such as a credit agreement or record of payments
- Refuse to give borrowers information, such as the interest rate or how much you owe
- Take items as security, such as passports, bank cards and driving licenses
- Increase the debt or add additional charges at any time
- Refuse to allow you to settle your debt
- Get nasty – they might use intimidation, threats or violence to enforce repayment

**Ring: 0300 555 2222 or go
www.stoploansharks.uk**

❖ Winter Fuel Grant programme

Get help staying warm this winter

With rising fuel costs and another cold winter many members are worried about how they're going to pay this year's winter fuel bills

Help is on hand

“There for You” has set up a limited fund to help UNISON members on low income by way of a one-off payment of up to £50



To apply:

- download the application form from unison.org.uk/thereforyou or
- contact your local UNISON branch office or
- ring UNISON Direct 0800 0857 857



Warm Home Discount Scheme goes live for winter 2017/18

The Warm Home Discount Scheme (WHDS) is a government scheme that provides certain households at risk of fuel poverty with a one-off £140 discount on their electricity bills.

Pension Credit Guarantee Credit customers will receive a letter by late November advising whether the discount will be applied automatically by their energy supplier, or if they need to contact the **WHDS helpline** by 31 January 2018 to confirm their eligibility.

A limited number of discounts are available to other low income households.

Non Pension Credit customers should contact their energy supplier for further information and to make a claim.

[Find out more](#)

❖ To access There for You – UNISON welfare:

❖ contact your local branch welfare officer. If you do not know who this is please contact :

- UNISON Direct on 0800 0857 857 or
- There for You 0207 121 5620;
thereforyou@unison.co.uk;
- For work issues contact UNISON Direct 0800 0857 857
- To join UNISON please contact 0800 171 2193

❖ Xmas/New Year hours

❖ **There for You will close Thursday 21st December 5pm and reopen 9 am Tuesday 2nd January 2018**

CHRISTMAS WISHES

The Welfare staff at UNISON centre would like to take this opportunity to thank everyone that supported UNISON There for You in 2017.

We hope you all have a very Merry Christmas and a wonderful New Year!



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Email: thereforyou@unison.co.uk

Fax: 0207 121 5552

Web: www.unison.co.uk/thereforyou

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