



Residents in Bradford struggling to make ends meet during the coronavirus pandemic are being urged not to turn to loan sharks.

The [Stop Loan Sharks](#) team have issued a warning amid concerns loan sharks now may be looking to take advantage of those who have found themselves in a vulnerable position during the pandemic and feel they have nowhere to turn for help.

A loan shark is someone who lends money without the correct permission from the Financial Conduct Authority (FCA).

Loan sharks are unregulated, often give cash loans without any paperwork and charge extortionate interest rates. They may offer what appears to be a quick-fix small loan, but in the long term, any money borrowed will come at a very high price and may lead to violence, threats and intimidation.

If you've been affected by a loan shark, or know of loan sharks operating in your area, contact the 24-hour confidential helpline on 0300 555 2222, email [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk) or use the online reporting form at [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk).



This information sheet is brought to you by the Bradford District Credit Union (BDCU) who are part of the Anti-Poverty Events group.

**Credit Unions** are ethical community banks owned by the people who use their services, not external shareholders. We provide you with the best service – not maximising profits.

**At BDCU** we have helped over 7500 people in Bradford, Kirklees and Craven postcodes get into the savings habit. Saving members can also apply to borrow from this savings pot at an affordable interest rate.

**Some of our services are:**

- \* Adult and Children's Savings Accounts
- \* Christmas Plan to help you save for presents
- \* Debt Card to spend from your account
- \* Loans at affordable repayment rates
- \* £500 family loan with no credit score!
- \* Credit Score Builder - our loans help your score
- \* Pay-in by standing order, transfer or PayPoint
- \* Withdraw by debit card or internet banking

**For more information**

- \* Tel: 01274 744402
- \* Email: [credit.union@bdcu.co.uk](mailto:credit.union@bdcu.co.uk)
- \* Website: [www.bdcu.co.uk](http://www.bdcu.co.uk)
- \* Find us on Facebook



The Covid-19 outbreak is not just a health crisis... it is also affecting your money

If you are confused by all the information out there and want some clear helpful information, then this leaflet is for you



Produced with our partners from the Anti-Poverty Events Group and Artworks Creative Communities





People have been financially affected by Covid-19 in different ways and here are some ideas on where to get help:

**Renting:** If you are struggling to pay your rent, speak to your landlord as soon as possible. Citizens Advice have lots of help on their website [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/)

**Energy Bills:** Energy suppliers can help if you struggle to pay bills, contact your provider or contact the Green Doctor on 0113 238 0601 or email [greendoctorleeds@groundwork.org.uk](mailto:greendoctorleeds@groundwork.org.uk)

#### **Debt Advice:**

- \* Citizens Advice - 0344 245 1282 or <https://www.citizensadvice.org.uk/>
- \* Christians Against Poverty CAP – 01274 760720 or [www.capuk.org](http://www.capuk.org)

**Benefits Help:** If you are furloughed, self-employed or become unemployed, check your benefits entitlement by contacting:

- \* Citizens Advice - Tel: 03444 111 444 or <https://www.citizensadvice.org.uk/>
- \* CHAS @ St Vincent's – Tel 01274 731909 <http://www.chasbradford.btck.co.uk/>
- \* Family Action - 01274 577571 <https://www.family-action.org.uk/>



During the Covid-19 lockdown, some are finding themselves spending much of their time gambling online through gaming, sports betting or playing online card games and bingo.

Are you or someone you know worried about the amount of money being spent on online gambling? The fact many get into gambling habit that takes over their life and gets them and their families into debt.

If you want to regain control of your life or help someone you know, follow the contacts below:

- \* GamCare offers free information, support and counselling for problem gamblers and runs a National Gambling Helpline on 0808 8020 133
- \* Gamblers Anonymous run local support groups to help people recover - email them at [bradford@gamblersanonymous.org.uk](mailto:bradford@gamblersanonymous.org.uk)
- \* If your family has been affected, you can call Bradford Relate on 01274 726 096 or email [information@relatebradford.com](mailto:information@relatebradford.com)
- \* If you are a victim of domestic violence or financial abuse you can call Staying Put on 0808 2800999 or email [enquiries@stayingput.uk.net](mailto:enquiries@stayingput.uk.net) or go online <https://www.stayingput.uk.net/>



Fraudsters are trying to take advantage of the current situation, so make sure you're on the lookout for anything suspicious.

**Refunds:** beware texts and emails offering refunds, payments or money into your account or special products to help with Coronavirus.

**Protect Yourself:** Never give your pin or full password over the phone or click on links in an email and better to log onto the website direct.

**Test and Trace:** Fraudsters have set up fake NHS websites and calls. NHS contact tracers will call you from 0300 013 5000 or send you a text message from 'NHS'. NHS contact tracers will never ask you to make any form of payment or purchase a product of any kind and they won't ask for details about your bank account.

#### **Three Simple Steps:**

- \* If you feel pressured, put the phone down
- \* Don't make any snap decisions.
- \* Do your own checks or ask Friends and family

#### **For more information**

- \* <https://www.wyjs.org.uk/trading-standards/>
- \* Call Action Line on 0300 123 2040
- \* Call the police on 101 if you have been scammed or call 999 if you feel threatened.

