

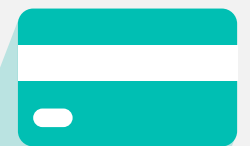
Help for consumers who are in persistent credit card debt

If you've paid more in interest, fees and charges than you've repaid on your credit card balance over an 18-month period, then you are in **persistent debt**.

Your credit card provider has to contact you and offer you help. After 27 months they must send a reminder if they think that you're still likely to be in persistent debt at 36 months. They'll look at your pattern of payments to help them decide this.

If you're still in persistent debt at 36 months, they must contact you again and give you options for increasing payments so that you repay the balance more quickly.

If you can't afford to increase your payments, your provider must take steps to make sure your fees don't mount up. This is called 'forbearance' and includes things like reducing, waiving or cancelling any interest, fees or charges.



What should you do?



respond to any letters from your credit card provider within the deadline they give you



if you can afford it, accept one of the options and increase your payments



if you can't afford to increase your payments, then talk to your provider about how they can help



for further information, including how to access free debt advice, Visit www.moneyadvice.service.org.uk/persistent-debt