

## UKDA - FAQs

Q) How do I write off debt? How do you write off debt? Can I choose what debts to write off/ help with? Will this affect my credit rating? Etc

A) Great question, what I need to do is just confirm a couple of bits of information and then I'll get you straight over to one of our advisors who will go over the solutions in more detail and give you the answers to any further questions you may have.

Q) Where did you get my information from?

A) We receive our information through online opt ins, so if you've been looking at options with credit like loans or credit cards, you would have opted in for a call from us

Q) I can't afford to pay anything right now/I've got no money.

A) I don't want you to worry about paying anything we're here to take the stress away from you, the good news is there is no upfront costs to hear about the solutions available to you, the advisor will go over this with you.

Q) Will this effect my credit score?

A) It all depends on what solution you go into; I don't want you to worry about anything like that for now the advisor will go over all of this in detail when you speak to them. For now, nothing's going to be effected it's just about looking at your options.

Q) I don't want my guarantor to know about this/I don't want them to be affected?

A) Don't worry about that too much just yet, all we're looking to do today is go over the options available too you, in some solutions we offer the guarantor will be made aware of the situation BUT there's no obligation to these solutions so don't panic.

Q) Can you offer me a loan?

A) What we try and do is offer alternative solutions to borrowing to help people get their finances in control. Our aim today is to try and get you in a position where taking credit in the future is much more obtainable.

Q) Can I include my partner?

A) Yes, of course let me get some basic information about you first. Our advisers will go through the information about your partner later in the process.

Q) I don't want to give you my personal information

A) I completely understand, to ease your mind I will make you aware We are regulated by the ICO and we follow DPA and GDPR guidelines. Therefore all your information is stored safely and confidentially. With this information we can quickly establish whether you can benefit from these solutions.