

Scottish Illegal Money Lending Unit



ASK THE QUESTION: Social Media Campaign 2023

Campaign Objectives

- Encourage individuals to ask questions before borrowing money, either in person or online
- Encourage people to ask awkward questions of friends and family members if they are worried they have borrowed from a loan shark
- Encourage organisations to ask questions of clients who have money worries in case they have borrowed from a loan shark
- Provide reassurance and support for those who may feel that they have no option but to turn to an illegal lender
- Raise awareness of the SIMLU helpline and website and signpost to organisations who can help

Where can I find support **when I'm in a financial crisis?**



#AskTheQuestion

www.stopillegallending.co.uk



Ask the Question: Individuals

1

Before borrowing money from anyone, make sure to #AskTheQuestion

"Will you tell me exactly how much I've borrowed and how much I need to pay back?"

If the answer is no, they may be a loan shark.

Find out more at www.stopillegallending.co.uk

2

Before borrowing money from anyone, make sure to #AskTheQuestion

"Will you give me paperwork and a clear repayment plan?"

Loans from illegal lenders can end up costing three times as much as a legal loan

Find out more at www.stopillegallending.co.uk

3

Before responding to a social media advert or message offering a quick and easy loan, #AskTheQuestion

"Can I trust that you won't add interest or extra charges without warning me?"

Always check that a lender has been authorised by the FCA

Find out more at www.stopillegallending.co.uk

4

Before borrowing money online, #AskTheQuestion

"Has the lender been authorised by the FCA?"

If not, they may be a loan shark and you could end up paying huge amounts of interest

Find out more at www.stopillegallending.co.uk

5

If you're in a financial crisis, #AskTheQuestion

"Where can I turn for confidential and non-judgemental support and advice?"

Find organisations who can help at www.stopillegallending.co.uk

6

If you feel that you can't manage your money and debts, #AskTheQuestion

"Where can I find organisations that will provide free advice and help me get my life back?"

Call us in confidence on 0800 074 0878 or visit www.stopillegallending.co.uk

Where do I go **when I can't manage my money and debts?**



#AskTheQuestion

www.stopillegallending.co.uk

Will you give me **paperwork and a clear repayment plan?**



#AskTheQuestion

www.stopillegallending.co.uk

Can I trust **social media messages or ads offering quick and easy loans?**



#AskTheQuestion

www.stopillegallending.co.uk

Ask the Question: Family/Friends

1	<p>If you're concerned that a friend/family member may have borrowed money from an illegal lender, #AskTheQuestion</p> <p>"Are you worried about a loan shark?"</p> <p>Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk</p>
2	<p>If a friend/family member is suddenly anxious and worried, #AskTheQuestion</p> <p>"Is someone you have borrowed money from threatening you?"</p> <p>Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk</p>
3	<p>If you think a friend/family member has responded to a social media advert offering a quick and easy loan, #AskTheQuestion</p> <p>"Are you worried about the amount you'll have to repay for a loan you applied for via social media?"</p> <p>Find out how to support them at www.stopillegallending.co.uk</p>
4	<p>If you're worried that a friend/family member has borrowed from a loan shark, #AskTheQuestion</p> <p>"Are you struggling to find a way to repay money you have borrowed?"</p> <p>Find out how to support them at www.stopillegallending.co.uk</p>
5	<p>If a friend/family member seems to be in a financial crisis, #AskTheQuestion</p> <p>"Can I help you find someone who can support you and help you avoid loan sharks?"</p> <p>Find organisations who can help at www.stopillegallending.co.uk</p>
6	<p>If you're concerned about a family member's financial situation, you can come to us and #AskTheQuestion</p> <p>"How can I help them if they've borrowed from a loan shark?"</p> <p>Call us in confidence on 0800 074 0878 or visit www.stopillegallending.co.uk</p>

How can I help a family member who has borrowed from a loan shark?



#AskTheQuestion

www.stopillegallending.co.uk

Are you struggling to find a way to repay money you have borrowed?



#AskTheQuestion

www.stopillegallending.co.uk

Is someone you have borrowed money from threatening you?



#AskTheQuestion

www.stopillegallending.co.uk

Ask the Question: Organisations

1	<p>If you're concerned that a client may have borrowed money from an illegal lender, #AskTheQuestion</p> <p>"Are you worried about a loan shark?"</p> <p>Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk</p>
2	<p>If you think that a client may be struggling to repay a loan from an illegal lender, #AskTheQuestion</p> <p>"Is someone you have borrowed money from threatening you?"</p> <p>Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk</p>
3	<p>If you think a client has responded to a social media advert offering a quick and easy loan, #AskTheQuestion</p> <p>"Are you worried about the amount you'll have to repay for a loan you applied for via social media?"</p> <p>Find out how to support them at www.stopillegallending.co.uk</p>
4	<p>If you're worried that a client has borrowed from a loan shark, #AskTheQuestion</p> <p>"Are you struggling to find a way to repay money you have borrowed from someone?"</p> <p>Find out how to support them at www.stopillegallending.co.uk</p>
5	<p>If a client seems to be in a financial crisis, #AskTheQuestion</p> <p>"Can I put you in touch with someone who can help you avoid loan sharks?"</p> <p>Find organisations who can help at www.stopillegallending.co.uk</p>
6	<p>If you're not sure how to support a client who has borrowed money from an illegal lender, you can come to us and #AskTheQuestion</p> <p>"How can I help them if they've borrowed from a loan shark?"</p> <p>Call us in confidence on 0800 074 0878 or visit www.stopillegallending.co.uk</p>

Is someone you have borrowed money from **threatening you** ?



www.stopillegallending.co.uk

How can I help **a client who has borrowed from a loan shark?**



www.stopillegallending.co.uk

Are you **worried that you've borrowed money from a loan shark?**



www.stopillegallending.co.uk

Ask the Question: General Messaging

1

Our confidential loan shark helpline, 0800 074 0878, is open 24/7 for anyone who has any concerns or questions about illegal money lending or loan sharks.

Don't worry in silence - #AskTheQuestion

2

More of us are struggling financially and you may think you have no other option but to turn to a loan shark.

There's always another option - just #AskTheQuestion

Find out more by calling 0800 074 0878 or at www.stopillegallending.co.uk

3

If you've borrowed from a loan shark and are feeling trapped or threatened you are not alone.

We can help if you #AskTheQuestion. Call us on 0800 074 0878 or visit www.stopillegallending.co.uk

4

Loans from illegal lenders can end up costing three times as much as a legal loan.

Not sure how to avoid a loan shark? #AskTheQuestion - find out more at www.stopillegallending.co.uk

5

There are loads of organisations who can help you if you are in a financial crisis, such as Credit Unions or debt charities.

Find organisations who can help at www.stopillegallending.co.uk #AskTheQuestion