

# Free Money Advice

If you are experiencing financial difficulties we strongly recommend you seek advice as soon as possible. Here's a list of free money advice agencies that can offer you help and guidance in relation to controlling your debt:

Organisation	Service	Address	Phone	E-mail	Website
<b>Isle of Man Office of Fair Trading</b>	Isle of Man Government-run free and confidential advice service.	Isle of Man Office of Fair Trading The Slieau Whallian Foxdale Road, St John's Isle of Man, IM4 3AS	01624 686510	debt@gov.im	<a href="http://www.gov.im/oft/money/debt_counselling.xml">www.gov.im/oft/money/debt_counselling.xml</a>
<b>Money Advice Service</b>	UK Government-run free and confidential advice service.	The Money Advice Service, Holborn Centre, 120 Holborn, London, EC1N 2TD	Money Advice Line 0800 138 7777 Typetalk 1800 1 0300 500 5000		<a href="http://www.moneyadvice.org.uk/en">www.moneyadvice.org.uk/en</a>
<b>StepChange Debt Charity</b>	A registered charity whose purpose is to assist people in financial difficulty by providing free, impartial and realistic debt advice.	Wade House, Merrion Centre, Leeds, LS2 8NG	Freephone 0800 138 1111		<a href="http://www.stepchange.org/Howwecanhelpyou/Debtadvice.aspx">www.stepchange.org/Howwecanhelpyou/Debtadvice.aspx</a>
<b>National Debtline</b>	A free, confidential online debt advice service.		Freephone 0808 808 4000		<a href="http://www.mymoneysteps.org/">www.mymoneysteps.org/</a>
<b>Debt Advice Foundation</b>	A registered debt advice charity offering free, confidential support and advice.	1 Anchor Court, Commercial Road, Darwen, BB3 0DB	0800 043 40 50		<a href="http://www.debtadvicefoundation.org">www.debtadvicefoundation.org</a>

Please note that this list is not exhaustive and there are also debt management companies who may charge a fee for managing your debt. Some of these companies may have misleading names that sound like free money advice organisations, but are actually businesses who charge you for their services.

Please be aware if you choose a company which will charge you for their services that you understand all the fees involved before entering into any agreement. It is your responsibility to check the fees that may be charged before asking these companies to act on your behalf.

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.