

# WANT a LOAN?

Get **HARD SELL** smallprint & LIES!

Many people with a poor or no credit history are forced to borrow and buy from companies who offer loans at crippling rates of interest, meaning people often paying twice over.



Provident Financial, (the Provvy) and their 'friendly' doorstep loans. Also watch out for their credit card called VANQUIS with a rip-off APR of 64.9%.

These are the terms of loan sharks and should be illegal.



## THERE IS AN ALTERNATIVE!

**Credit Unions are good for your pocket and where you live**

Credit Unions are local savings and loan co-op's who can lend even if you have a bad or no credit history.



The members of a Credit Union elect who runs it so the people saving always have a final say. To ensure financial security Credit Unions are regulated and have to operate within the law, unlike the loan sharks.

**To find out your nearest Credit Union call Sheffield 2812105**

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Brighthouse sells reconditioned and new goods with extortionate rates of interest and hidden extras.

Mandy from Halifax had £1,645 added as insurance to the total charge for her items and only found out when she went to her local credit union,

"...[Brighthouse] never asked me if I had house insurance. I'd have still been paying that now if I hadn't have come and got some advice, I'd have been no wiser. I'd have been just getting myself more and more into the arrears and things..."



This would be illegal in most countries in Europe. You can make sure they don't get away with it.

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If you already have problems with Debt phone DEBTLINE on free-phone 0800 8002237

This demonstration has been brought together with the support of Sheffield Social Forum([www.sheffieldsocialforum.org.uk](http://www.sheffieldsocialforum.org.uk)), Sheffield Green Party([www.sheffieldgreenparty.org.uk](http://www.sheffieldgreenparty.org.uk)), Impact([www.impactsheffield.org.uk](http://www.impactsheffield.org.uk)), Church action on Poverty([www.church-poverty.org.uk](http://www.church-poverty.org.uk)) and Sheffield Samba Band ([www.sheffieldsamba.org.uk](http://www.sheffieldsamba.org.uk))

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