

# dealing with calls from creditors? remember:

- remain calm
- do not allow the caller to intimidate you
- ask for the caller's name and return number
- **NEVER** offer more than you can afford



Bristol Debt Advice Centre: 0117 954 3990  
Registered Charity No: 900311



**If you have explained your circumstances and your creditor is still phoning you frequently, here are some things you can do:**

- Keep a record of the calls. Note the date and time, and if possible, get the name of the caller. This is very useful if you decide to make a complaint.
- Ask for a copy of the company's complaints procedure. Tell the caller that if you do not receive a satisfactory response, you will complain to the company and to the Financial Ombudsman Service if necessary.
- Tell the caller that harassment is a criminal offence and you will be making a complaint to Trading Standards.
- Change your phone number or your sim card.