

Sources of advice about money matters

Financial product or service	For advice, contacts	For general information
<p>Bank and building society accounts</p>	<p>Banks, building societies</p>	<p>British Bankers Association Tel 020 7216 8800 www.bba.org.uk</p> <p>Building Societies Association Tel 020 7520 5900 www.bsa.org.uk</p> <p>Money Advice Service Tel 0300 500 5000 www.moneyadvice.org.uk (Comparative tables at www.moneyadvice.org.uk/tables)</p>
<p>Budgeting</p>	<p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>	<p>Macmillan online budgeting tool www.finance.macmillan.org.uk</p>

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Budgeting (continued)	StepChange Tel 0800 138 1111 www.stepchange.org	Money Advice Service budgeting planner Tel 0300 500 5000 www.moneyadvice.service.org.uk/en/tools/budgetingplanner
Cash ISAs	<p>Banks, building societies</p> <p>National Savings and Investments Tel 0500 007 007 www.nsandi.com</p> <p>If you're thinking of investing a large sum, you may like to contact a financial adviser. For a list of advisers, visit www.unbiased.co.uk, www.findanadviser.org or www.financialplanning.org.uk Tel 0117 945 2470 (Institute of Financial Planning)</p>	<p>HM Revenue and Customs ISA helpline Tel 0845 604 1701</p> <p>Money Advice Service Tel 0300 500 5000 www.moneyadvice.service.org.uk (Comparative tables at www.moneyadvice.service.org.uk/tables)</p>
Credit unions	Credit unions	Ace Credit Union Services Tel 0191 276 3737 www.acecus.org

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<p>Credit unions (continued)</p>	<p>Credit unions</p>	<p>Association of British Credit Unions Tel 0161 832 3694 www.abcul.org</p> <p>Irish League of Credit Unions Tel (00 535) 1 614 6700 www.creditunion.ie</p> <p>Scottish League of Credit Unions Tel 0141 774 5020 www.scottishcu.org</p> <p>Ulster Federation of Credit Unions Tel 028 9030 1204 www.ufcu.co.uk</p> <p>UK Credit Unions Tel 01706 215 082 www.ukcu.co.uk</p>
<p>Debt problems</p>	<p>Advice NI Tel 028 9064 5919 www.adviceni.net</p> <p>Advice UK Tel 0300 777 0107 www.adviceuk.org.uk</p> <p>Citizens Advice www.citizensadvice.org.uk (England/Wales)</p>	<p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>

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Debt problems (continued)	<p>www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Community Legal Advice Tel 0845 345 4 345 www.gov.uk/legal-aid/how-to-claim</p> <p>Debtline Northern Ireland Tel 0800 138 1111 www.stepchange.org/debtadviceinnorthernireland.aspx</p> <p>Money Advice Scotland Tel 0141 572 0237 www.moneyadvice.scotland.org.uk</p> <p>National Debtline (England/Wales/Scotland) Tel 0808 808 4000 www.nationaldebtline.co.uk</p> <p>Payplan Tel 0800 280 2816 www.payplan.com</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financial issues</p> <p>National Debtline (England/Wales/Scotland) Tel 0808 808 4000 www.nationaldebtline.co.uk</p> <p>Payplan Tel 0800 280 2816 www.payplan.com</p> <p>Turn2Us www.turn2us.org.uk</p> <p>StepChange Tel 0800 138 1111 www.stepchange.org</p>

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Debt problems (continued)	StepChange Tel 0800 138 1111 www.stepchange.org	
Financial planning	Institute of Financial Planning Tel 0117 945 2470 www.financialplanning.org.uk Personal Finance Society Tel 020 8530 0852 www.findanadviser.org Unbiased www.unbiased.co.uk	Ethical Investment Research Services (EIRIS) Tel 020 7840 5700 www.eiris.org Financial Conduct Authority Tel 0800 111 6768 www.fca.org.uk Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk
General insurance (eg travel, car, home)	To find an insurance broker, contact the British Insurance Brokers' Association Tel 0870 950 1790 www.biba.org.uk Insurance companies Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/travelinsurance	Association of British Insurers Tel 020 7600 3333 www.abi.org.uk

Financial product or service	For advice, contacts	For general information
<p>Grants for people affected by cancer</p>	<p>CancerHelp UK Tel 0808 800 4040 www.cancerhelp.org.uk</p> <p>Cancer Recovery Tel 0207 470 8755 www.cancerrecovery.org.uk</p> <p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland)</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/grants</p> <p>Turn2Us www.turn2us.org.uk</p>	<p>Charities, professional and occupational bodies and similar organisations</p> <p>Local authorities (councils) – see phone book</p> <p>Motability Scheme Tel 0845 456 4566 www.motability.co.uk</p>
<p>Health insurance and life insurance</p>	<p>Personnel or human resources (HR) department, if scheme at work</p> <p>Insurance brokers – to find one, contact British Insurance Brokers' Association Tel 0870 950 1790 www.biba.org.uk</p>	<p>Association of British Insurers Tel 020 7600 3333 www.abi.org.uk</p>

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Health insurance and life insurance (continued)	Financial advisers – for list of advisers, visit www.unbiased.co.uk , www.findanadviser.org or www.financialplanning.org.uk Tel 0117 945 2470 (Institute of Financial Planning) Insurance companies	
Inheritance tax	Financial advisers – for list of advisers, visit www.unbiased.co.uk , www.findanadviser.org or www.financialplanning.org.uk Tel 0117 945 2470 (Institute of Financial Planning) Society of Tax and Estate Practitioners Tel 020 7340 0500 www.step.org	HM Revenue & Customs Probate & Inheritance Tax Helpline Tel 0845 302 0900 www.hmrc.gov.uk/inheritancetax Gov.uk www.gov.uk
Investment management	Bank Child Trust Fund Office Tel 0845 302 1470 www.gov.uk/child-trust-funds	

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Investment management (continued)	<p>Financial advisers – for list of advisers, visit www.unbiased.co.uk, www.findanadviser.org or www.financial-planning.org.uk Tel 0117 945 2470 (Institute of Financial Planning)</p> <p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p> <p>Stockbroker – to find one, contact: London Stock Exchange Tel 020 7797 1000 www.londonstockexchange.com or Association of Client Investment Managers and Stockbrokers Tel 020 7448 7100 www.apcims.co.uk</p>	<p>Association of Investment Companies Tel 020 7282 5555 www.theaic.co.uk</p> <p>Association of Private Client Investment Managers and Stockbrokers Tel 020 7448 7100 www.apcims.co.uk</p> <p>Investment Management Association Tel 020 7831 0898 www.investmentfunds.org.uk</p>
Investments and annuities	<p>Financial advisers – for list of advisers, visit www.unbiased.co.uk, www.findanadviser.org or www.financial-planning.org.uk Tel 0117 945 2470 (Institute of Financial Planning)</p>	<p>Money Advice Service Tel 0300 500 5000 www.moneyadvice.service.org.uk (Comparative tables at www.moneyadvice.service.org.uk/tables)</p>

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<p>Loans and credit cards</p>	<p>Providers</p>	<p>Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk</p>
<p>Making a complaint</p>	<p>Financial Ombudsman Service Tel 0800 023 4567 www.financialombudsman.org.uk</p> <p>Local Government Ombudsman Tel 0300 061 0614 www.lgo.org.uk</p> <p>Legal Ombudsman (England and Wales) Tel 0300 555 0333 www.legalombudsman.org.uk</p> <p>Northern Ireland Legal Services Commission Tel 028 9040 8888 www.nilsc.org.uk</p> <p>Northern Ireland Ombudsman Tel 028 9023 3821 www.ni-ombudsman.org.uk</p> <p>Parliamentary Health Service Ombudsman Tel 034 5015 4033 www.ombudsman.org.uk</p>	

Financial product or service	For advice, contacts	For general information
Making a complaint (continued)	<p>Public Services Ombudsman for Wales Tel 0845 601 0897 www.ombudsman-wales.org.uk</p> <p>Scottish Public Services Ombudsman Tel 0800 377 7330 www.spsso.org.uk</p> <p>Scottish Legal Aid Board Legal Aid helpline Tel 0845 122 8686 www.slabb.org.uk</p>	<p>Scottish Public Services Ombudsman Tel 0800 377 7330 www.spsso.org.uk</p>
Mortgages	<p>Mortgage brokers – to find one, visit www.unbiased.co.uk or look in the phone book under ‘Mortgage lenders’</p>	<p>Council of Mortgage Lenders Tel 0845 373 6771 www.cml.org.uk</p> <p>Money Advice Service Tel 0300 500 5000 www.moneyadvice.service.org.uk (Comparative tables at www.moneyadvice.service.org.uk/tables)</p>
National Savings & Investments	<p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p>	<p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p> <p>Post offices</p>

Financial product or service	For advice, contacts	For general information
National Savings & Investments (continued)	If you're investing a large sum, visit www.unbiased.co.uk , www.findanadviser.org or www.financialplanning.org.uk Tel 0117 945 2470 (Institute of Financial Planning)	
Occupational (or company) pension scheme	Pension administrator at work Pensions Ombudsman Tel 020 7630 2200 www.pensionsombudsman.org.uk	The Pensions Advisory Service Tel 0845 601 2923 www.pensionsadvisoryservice.org.uk
Personal pensions	Financial advisers – for a list of advisers, visit www.unbiased.co.uk , www.findanadviser.org or www.financialplanning.org.uk Tel 0117 945 2470 (Institute of Financial Planning) Pensions Ombudsman Tel 020 7630 2200 www.pensionsombudsman.org.uk Insurance companies	Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Comparative tables at www.moneyadviceservice.org.uk/tables) The Pensions Advisory Service Tel 0845 601 2923 www.pensionsadvisoryservice.org.uk
Post office card accounts	Carers UK Tel 0808 808 7777 www.carersuk.org	

Financial product or service	For advice, contacts	For general information
Post office card accounts (continued)	<p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>	Post offices
Power of attorney	<p>Solicitors – to find one, contact:</p> <p>Law Society of England and Wales www.lawsociety.org.uk</p> <p>Law Society of Scotland Tel 0131 226 7411 www.lawscot.org.uk</p> <p>Law Society of Northern Ireland Tel 028 9023 1614 www.lawsoc-ni.org</p>	<p>Office of the Public Guardian (England and Wales) Tel 0300 456 0300 www.justice.gov.uk/about/opg</p> <p>Office of the Public Guardian (Scotland) Tel 01324 678300 www.publicguardian-scotland.gov.uk</p> <p>Office of Care and Protection (Northern Ireland) Tel 028 9072 4733 www.courtsni.gov.uk</p>

Financial product or service	For advice, contacts	For general information
<p>Social services</p>	<p>Carers UK Tel 0808 808 7777 www.carersuk.org</p> <p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>	<p>Local authority (council) – see phone book or www.gov.uk/find-your-local-council</p>
<p>State benefits</p>	<p>Carers UK Tel 0808 808 7777 www.carersuk.org</p> <p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>	<p>Benefit Enquiry Line Tel 0800 882 200 www.gov.uk/benefit-enquiry-line</p> <p>Benefit Enquiry Line Northern Ireland Tel 0800 220 674</p> <p>Department of Health Tel 020 7210 4850 www.dh.gov.uk</p>

Financial product or service	For advice, contacts	For general information
<p>State benefits (continued)</p>		<p>Jobcentre Plus (if working age) Tel 0800 055 6688 www.gov.uk/contact-jobcentre-plus</p> <p>The Pension Service Tel 0845 606 0265</p>
<p>State pensions</p>	<p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>	<p>Gov.uk www.gov.uk/national-insurance and www.gov.uk/state-pension/overview</p> <p>HM Revenue & Customs Tel 0845 302 1479 www.hmrc.gov.uk/ni/intro/credits.htm</p> <p>The Pension Service Tel 0845 606 0265</p>
<p>Tax credits</p>	<p>Carers UK Tel 0808 808 7777 www.carersuk.org</p> <p>Citizens Advice www.citizensadvice.org.uk (England/Wales) www.cas.org.uk (Scotland)</p>	<p>Gov.uk www.gov.uk/tax-credits-calculator</p> <p>HM Revenue & Customs Tel 0345 300 3900 www.hmrc.gov.uk/taxcredits</p>

Financial product or service	For advice, contacts	For general information
<p>Tax credits (continued)</p>	<p>www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>	
<p>Taxation</p>	<p>Accountant – to find one, contact: Association of Chartered Certified Accountants Tel 0141 582 2000 www.acca.co.uk</p> <p>Institute of Chartered Accountants in England and Wales Tel 084 5567 6003 www.icaew.co.uk</p> <p>Institute of Chartered Accountants in Ireland Tel +353 1 637 7200 www.icaei.ie</p> <p>Institute of Chartered Accountants of Scotland Tel 0131 347 0100 www.icas.org.uk</p> <p>TaxAid Tel 0345 120 3779 www.taxaid.org.uk</p> <p>Tax Adjudicator Tel 0300 057 1111 www.adjudicatorsoffice.gov.uk</p>	<p>HM Revenue & Customs www.hmrc.gov.uk (see any letters from the tax office for contact details. See phone book for local enquiry centre or www.hmrc.gov.uk/enq</p>

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<p>Taxation (continued)</p>	<p>TaxHelp for Older People Tel 0845 601 3321 www.taxvol.org.uk</p>	
<p>Work rights</p>	<p>Trade union of staff association at work, if there is one</p> <p>Advisory, Conciliation and Arbitration Service Tel 08457 47 47 47 www.acas.org.uk</p> <p>Labour Relations Agency (Northern Ireland) Tel 028 9032 1442 www.lra.org.uk</p> <p>Community Legal Advice Tel 0845 345 4 345 www.gov.uk/legal-aid/how-to-claim</p> <p>Disability Law Service Tel 020 7791 9800 www.dls.org.uk</p> <p>Personnel or human resources (HR) department at work</p>	<p>Advisory, Conciliation and Arbitration Service Tel 08457 47 47 47 www.acas.org.uk</p> <p>Equality Advisory Support Service Tel 0800 444 205 (England, Scotland and Wales) www.equalityadvisoryservice.com</p> <p>Equality Commission Northern Ireland Tel 028 90 500 600 www.equalityni.org</p> <p>Gov.uk www.gov.uk/pay-and-work-rights-helpline</p> <p>Labour Relations Agency (Northern Ireland) Tel 028 9032 1442 www.lra.org.uk</p>