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



	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

Will you give me paperwork and a clear repayment plan?



#AskTheQuestion

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



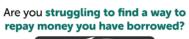
#AskTheQuestion





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





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



www.stopillegallending.co.uk

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



www.stopillegallending.co.uk



Ask the Question: Organisations		
1	If you're concerned that a client may have borrowed money from an illegal lender, #AskTheQuestion "Are you worried about a loan shark?" Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk	
2	If you think that a client may be struggling to repay a loan from an illegal lender, #AskTheQuestion "Is someone you have borrowed money from threatening you?" Find out how to support them by calling 0800 074 0878 or at www.stopillegallending.co.uk	
3	If you think a client has responded to a social media advert offering a quick and easy loan, #AskTheQuestion "Are you worried about the amount you'll have to repay for a loan you applied for via social media?" Find out how to support them at www.stopillegallending.co.uk	
4	If you're worried that a client has borrowed from a loan shark, #AskTheQuestion "Are you struggling to find a way to repay money you have borrowed from someone?" Find out how to support them at www.stopillegallending.co.uk	
5	If a client seems to be in a financial crisis, #AskTheQuestion "Can I put you in touch with someone who can help you avoid loan sharks?" Find organisations who can help at www.stopillegallending.co.uk	
6	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	



#AskTheQuestion

www.stopillegallending.co.uk

"How can I help them if they've borrowed from a loan shark?"

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







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

