

Why choose UNISON Debtline?

UNISON Debtline is powered by PayPlan, who help over 100,000 people every year with confidential debt advice and personalised debt solutions.

Here's our commitment to you.
We will:

- Offer free, non-judgemental help and support.
- Provide you with a simple, stress-free process.
- Offer you the best solution to suit your circumstances.
- Help in the way you want it - either online or over the phone.

Ready to talk?

Whatever your concerns are when it comes to debt, we are here to help.

Talk to a member of our team today or check out our helpful articles and guides online.



UNISON Debtline
provided by PayPlan

How to contact us:

Visit payplan.com/unison
Call our team on **0800 389 330**



Get free debt advice

Helping you get your
finances under control



UNISON Debtline

PayPlan[®]
Making life affordable



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How do we help?

When you contact us, we will talk through your finances together and review your income and expenditure. This will be a no-pressure conversation and our advisers will be happy to explain everything along the way.

Once we have taken details of your incomings, outgoings and debt level, we will have a good understanding of the disposable income you have to pay towards your debts. We will then discuss the options available so you can decide on the debt solution that is best for you.

What are the benefits of our advice?

- Reduced money worries.
- Help towards a debt-free future.
- Potential of reduced creditor calls when in a debt solution.
- Confidential advice.
- Friendly, non-judgemental advisers.
- Tailored debt solutions.
- Secure online account management if you enter a plan with PayPlan.

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Debt solutions

UNISON Debtline, powered by PayPlan, offers free and confidential advice and helps you find a solution tailored towards your needs.

Debt Management Plan (DMP)

Repay your debts through a single, affordable, monthly repayment in an informal agreement with your creditors.

Full & Final IVA

Settle your debts by making a one off payment that is shared between your creditors, and write-off any remaining debt.

Bankruptcy

Bankruptcy is a form of insolvency and is normally only suitable if you can't pay back your debts in a reasonable time.

Debt Settlement

Agree a one-off payment with your creditors to settle some or all of your debts.

Individual Voluntary Arrangement (IVA)

Make single, affordable monthly repayments to your creditors over 5-6 years, and write-off the remaining debt.

Debt Relief Order

Freeze repayments and write off some debts after an agreed period if you cannot afford to pay them back.

Repayment Arrangement

Make an informal arrangement with your creditors to repay unsecured debts at a rate you can afford.

Self-employed IVA

Write-off some of your debt through single, affordable monthly payments over a term of 5-6 years, whilst still running your business.

Only Available in Scotland

Trust Deeds

Make single, affordable monthly repayments to your creditors usually over 4-5 years, and write-off the remaining debt.

Minimal Asset Process

Write off your debts if you are in receipt of benefits or cannot reasonably make repayments.

Sequestration

Sequestration is a form of insolvency and is normally only suitable if you can't pay back your debts in a reasonable time.

Debt Arrangement Scheme

Make affordable monthly payments towards your debts.

Preparing for your call from UNISON Debtline

Once you've made contact with us, one of our friendly advisers will be in touch to arrange a telephone appointment to talk about you, your finances and what we can do to help.

Before your telephone appointment, it's helpful for you to have the below details handy:

- Your detailed income and expenditure sheet.
- A list of all your creditors, account numbers and outstanding balances. Not sure?
- With your permission, we can use Experian to get this information.
- Mortgage or rental payments - include any additional properties you own.
- Details of any current or pending legal action regarding your debts.

Prefer to get help online?

At Unison Debtline we know you may prefer to get free debt advice online rather than over the phone. That's why we offer a range of options allowing you to get help in the way that suits you. Simply choose one of the below options via our website www.payplan.com/unison.



Email



WhatsApp



Live Chat



Sign Video

Self-employed?

- You'll also need details of any business takings and business expenses.