



Illegal Money Lending Team
Working with Trading Standards



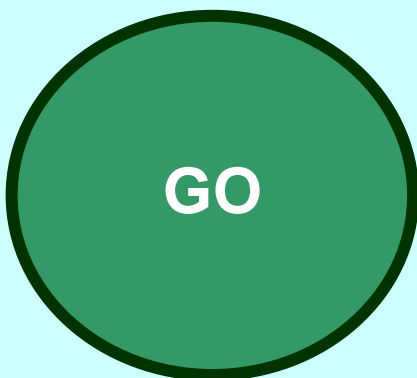
Does your client:

- Owe money to 'friends or family'
- Have a cash loan which grows, even with regular repayments?
- Have no or little paperwork relating to this loan?
- Still have their Post Office/cash cards or have they been taken as 'security' against a loan?
- Seem scared, frightened or intimidated by the person who gave the loan?



What you can do if you think your client is using a Loan Shark:

- Ask THEM to report the information directly to the Stop Loan Shark team
- YOU TOO can also pass on any details, without breaking confidentiality
- REMEMBER the loan is illegal and, after prosecution, probably does not have to be paid back – but we need to know about it



Call: 0300 123 33 11 (local rate call, including inclusive minutes from mobiles)

Email: imlu@cardiff.gov.uk

Web: www.direct.gov.uk/stoploansharks

Text: 07772 608 931

[facebook/stoploansharkswales](https://www.facebook.com/stoploansharkswales)

- Any information is given in the strictest of confidence
- Many victims see the illegal lender as a friend; yet loan sharks prey on the most vulnerable in society and can be dangerous.
- Help us to help your clients in removing loan sharks from communities and showing people safer and cheaper ways to sort out their finances



STOPIWCH SIARCOD BENTHYG

Tim Benthycia Arian Anghyfreithlon
Yn cyd-weithio gyda Safonau Masnach

STOPIWCH

Oes gan eich cleiant:

- Arian yn ddyledus i 'gyfeillion neu deulu'
- Benthyciad ariannol sy'n cynyddu, hyd yn oed gydag ad-daliadau rheolaidd?
- Dim neu dim ond ychydig iawn o waith papur yn ymwneud â'r ddyled yma?
- Gardiau Swyddfa'r Post/arian, neu a ydyn nhw wedi eu cymryd fel 'ernes' yn erbyn y benthyciad?
- Ofn, arswyd, neu yn cael ei erlid gan y person a wnaeth y benthyciad?

PARATOWCH

Beth a allwch chi ei wneud os ydych yn meddwl fod eich cleiant yn defnyddio siarc benthyc:

- Gofyn iddyn NHW roi gwybodaeth yn uniongyrchol i'r Tim Atal Siarcod Benthyc
- Gallwch CHI HEFYD drosglwyddo unrhyw wybodaeth, heb fradychu unrhyw gyfrinachedd
- COFIWCH fod y benthyciad yn un anghyfreithlon ac, wedi erlyniad, mae'n debygol na fydd rhaid ei ad-dalu — ond mae'n rhaid rhoi gwybod i ni amdano.

EWCH

Galwch 0300 123 3311 (graddfa galwad leol, gan gynnwys munudau ffon symudol)

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Gwefan: www.direct.gov.uk/stoploansharks

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- Rhair pob gwybodaeth mewn cyfrinachedd llwyr
- Mae y rhan fwyaf o ddiodefswyr siarcod benthyc yn eu gweld fel cyfaill; fodd bynnag, mae y siarcod benthyc yn manteisio ar y mwyaf gwan mewn cymdeithas ac fe allant fod yn beryglus
- Helpwch ni i helpu eich cleientau i gael gwared a siarcod benthyc o'n cymunedau a dangos ffyrdd saffach a rhatach o ddatrys eu problemau ariannol i bobol