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Press Release

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Increasing numbers of people are seeking help with their debts online

The internet is proving to be an important source of help for people struggling with their debts according to Consumer Credit Counselling Service (CCCS), the UK's leading debt charity. Figures released this week in its *Statistical Yearbook 2009* show that over 150,000 people sought help with their debts last year through *CCCS Debt Remedy*, the charity's online counselling tool. This is almost two-thirds more than in 2008. CCCS now expects the number of people seeking help online to exceed those contacting its telephone helpline by the end of 2010.

CCCS believes that the accessibility of *CCCS Debt Remedy* is the key factor in its popularity. People can access the debt counselling tool, which gives people a recommended solution to their debt problems following a counselling session, from the front of the CCCS website 24 hours a day, seven days a week. *CCCS Debt Remedy* is also available on the *MSN Money* website and Tesco Bank have just added it to their website.

Explaining the importance of this free online counselling tool on their website, a spokesperson for Tesco Bank says: "As responsible lenders, we've teamed up with the Consumer Credit Counselling Service and have a link through our website to *CCCS Debt Remedy*, an online tool for customers. It's an accessible, free, anonymous source of help for any customers who are worried about any aspect of debt."

The charity says the anonymity that *CCCS Debt Remedy* allows is another important factor in driving people to it as debt problems can lead to feelings of embarrassment which may prevent people from seeking help.

Paula Searle, Head of E-Services at CCCS says: “It is crucial to seek help as soon as you realise you have a debt problem. Unfortunately, too many people don’t seek help quickly enough as they are held back because they feel ashamed of their situation. *CCCS Debt Remedy* helps combat this problem by providing the opportunity for people struggling with debt to go through a full counselling session anonymously.”

CCCS Debt Remedy is available at www.cccs.co.uk .

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Notes to editors:

1. The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.
2. CCCS is self-funding. Unsecured lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them through debt management plans. This allows CCCS to retain its independence and ensure that its advice is always in the best interest of the client. CCCS aims to separate the “can’t pays” from the “won’t pays”.

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