



**CREDIT SERVICES ASSOCIATION (CSA), THE TRADE BODY FOR THE DEBT COLLECTION INDUSTRY, PRESENTS #HERETOHELP CAMPAIGN TO ENCOURAGE EARLY ENGAGEMENT FROM PEOPLE IN FINANCIAL DIFFICULTY.**

### **What is the CSA launching?**

We are launching a new communications campaign to help people who are in financial distress.

### **What is the campaign?**

The central hub of the campaign is a video fronted by Brad Burton, one of the UK's top motivational speakers. Brad was once £25,000 in debt and comes to the story from a very personal perspective. He initially "buried his head in the sand", and knows first-hand what it feels like to be in this position. Brad is now debt free and tells his story to the viewers openly and honestly. Brad also interviews other debt collection company customers who have gone through similar experiences, and whose lives are now better because they decided to engage with the debt collection companies who were trying to get in contact. He also speaks to industry experts to explain more about how the debt collection industry and the work of the CSA can help individuals on their journey to take control of their finances and ultimately become debt free.

### **Who is the campaign aimed at?**

The campaign is particularly aimed at those who are in financial difficulty and have been contacted by a debt collection company, a debt purchase company or a creditor. It is also aimed at those family or friends who may know of someone in debt.

### **Why are you launching this campaign?**

As the trade body representing professional debt collection and debt purchase companies, our mission is to build confidence in the sector and encourage those in financial difficulty to engage early with our members. We want people to know that working with a CSA member means working with a business which will treat them fairly and with compassion, and in strict adherence to a [Code of Practice](#).

## **Why is the CSA launching this campaign now?**

[The Money Advice Service](#) (now part of the [Money and Pensions Service](#), MaPS) estimates that 8.3 million people in the UK are over-indebted<sup>1</sup> which when put another way, around one in every eight of us.

Research carried out by the CSA in 2013 and then re-visited in 2019 shows that although perceptions of the debt collection industry have improved, there is a reluctance for customers to engage when contacted by a debt collection company. Letters and phone calls continue to be ignored and many still turn to the internet for advice. Sadly, the information received is more often than not misleading and irrelevant, making a difficult situation worse and in some cases sees a customer falling into further financial detriment as a result.

This also tallies with what some of the debt advice charities have found whereby almost 30% of people in financial difficulty admit they wait three to four years before reaching out for debt advice<sup>2</sup>.

Money is a difficult subject for many of us to discuss; being in debt is even harder to talk about. The stigma attached to debt is a barrier to conversation which is in turn is a barrier to finding a solution. Following a number of years of collating research and monitoring customer behaviours, and with years of austerity and ongoing economic uncertainty, now is the right time to launch the campaign.

## **Are they real customers or actors?**

All of the individuals featured in the video are genuine customers and they did not receive any financial contribution for taking part in the project.

## **Does the campaign have a name?**

The campaign is called #heretohelp. We want people to know that help is available, that they are not alone, and that they can have confidence to engage with CSA member companies.

## **When will the campaign be launched?**

The video will officially premiere during the CSA's annual conference, the [UK Credit and Collections Conference](#) on Thursday 12 September at Crowne Plaza, Newcastle upon Tyne. The video forms part of an extensive communications campaign fronted by the CSA.

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<sup>1</sup> Mapping the unmet demand for debt advice in the UK, July 2018: Money Advice Service.

<sup>2</sup> <https://www.payplan.com/blog/a-third-of-people-wait-up-to-four-years-before-getting-debt-help/>

### **Is the campaign only a video?**

No. The campaign will also be supported by an ongoing communications campaign using print and online media, as well as engaging with key stakeholders to get the message out there that our members are #heretohelp.

We will be encouraging our partners and industry contacts to share the message across different networks, sectors and most importantly, with over-indebted consumers. As an industry it is important that we all work together to share this message and start to reduce the stigma attached to talking about debt in the first place. As part of the campaign, we are approaching Government, the free debt advice sector, consumer campaign groups, think tanks, politicians and different factions of the financial services industry to help us in educating and reassuring consumers.

### **How has the campaign been funded?**

The production of the video was funded by CSA members. We hope that the ongoing campaign will receive further financial contributions from a number of organisations across the sector to strengthen the message and ensure it obtains the desired reach through various forms of customer communications.

### **Why should we believe a glossy video?**

The individuals that feature in our video are all real people whose lives have genuinely been transformed by taking that first step and engaging with a CSA member company.

### **Isn't this just a cynical move to help your members make more money?**

A debt collection or debt purchase company is there to recover a debt, however it needs to do so in a way that is not only fair for the customer that is in financial difficulty, but is sustainable for them as well. Creditors (banks, credit card companies etc) have a responsibility to ensure the debt collection companies they use to collect debts on their behalf do so with an enormous focus on quality, compliance, treating customers fairly, and achieving successful outcomes. The most difficult part of the journey to becoming debt free is taking the first step of talking about it and making contact.

### **How do we know which companies we can trust?**

Always look for the CSA logo. This is the quality standard that reassures you that you are dealing with a company that will work with you in achieving a successful outcome. You can view a list of CSA members [here](#).

### **How do I find out more?**

A link to the video can be found [here](#).

Please contact [colleen.peel@csa-uk.com](mailto:colleen.peel@csa-uk.com), or call 0191 217 3070, if you would like to support the campaign or require further information. For media enquiries, please contact Gravity London on 020 7330 8810.