

## **About Payplan Ltd**

Payplan are one of the UK's leading free debt advice agencies. Over the last 15 years we have built up first-class relationships with blue-chip companies such as Boots, John Lewis, NASUWT, Marks and Spencers and ASDA.

We are dedicated to helping the UK public become free of debt and provide a full-range of debt solutions, which avoid borrowing further money and more importantly, avoid the need to charge people who are unable to meet their debt repayments.

**Payplan is funded in a unique and innovative way. Rather than charging our clients, we receive donations from the credit industry.**

Back in 1999, when the name "Payplan" first came about, our team started talking to creditors about the best way to help people reduce their monthly payments.

It was soon obvious that charging those with financial difficulties for a debt repayment service was fruitless, as it would take them even longer to become debt free and just compounded the problem.

Keen to assist their customers, who were struggling to meet repayments, Marks and Spencers Financial Services were one of the first to give a positive response to our proposals for them to help cover some of the costs of debt management plans provided by Payplan. Others swiftly followed enabling Payplan to extend its debt management services to a wider client base.

Our reputation has grown over the years, winning huge support from other creditors and organisations that are keen to provide all members of the public with a totally free debt management service.