



Nina's Story

Nina is deaf, but works full time, and until recently had never missed a payment on her mortgage and had an excellent credit rating.

Then Nina decided to change her bank account, but forgot to change her direct debit, meaning that her mortgage lender stopped receiving her payments.

Her lender sent her letters to try to find out what had happened, but she thought they were just junk mail and didn't open them.

Her lender didn't know Nina was deaf, so they then tried to contact her several times by telephone.

Because Nina never answered, the lender asked us to write to her.

Once Nina contacted us to tell us she was deaf, we were able to communicate with her via textphone.

Our advisor took note of Nina's situation. She could see that Nina just needed some simple adjustments to the way her lender communicated with her.

So we organised a short term plan for Nina to catch up with her missed payments, and her lender now knows how to contact Nina in the future.

*The name has been changed, but this case study is based on a real life customer experience. Any options we may suggest will be based on your individual circumstances.

Citizens Advice has further information on how service providers must take disabilities into account when dealing with you as a customer.

Visit www.citizensadvice.org.uk/law-and-courts/discrimination/discrimination-because-of-disability/disability-discrimination-and-debt-problems/



Are you in a similar situation to Nina? Please get in touch:

0345 604 0860

www.ascent.co.uk
enquiries@ascent.co.uk

If you would rather be contacted by us or your lender in a way that suits you better, please tell us.

If you are finding it difficult to manage your finances, for free and impartial debt advice, you can contact one of the following organisations:



www.stepchange.org
0800 138 1111



www.payplan.com
0800 280 2816



www.nationaldebtline.org
0800 808 4000



www.moneyadvice.service.org.uk
0800 138 1677

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