

issue 04

# COST OF LIVING SUPPORT



newsletter

## Welcome to the fourth edition of Cost of Living Support.

This newsletter will give you information about what support is available within RCT to help with finances and the cost of living. Financial wellbeing is vital on so many levels and there are many different aspects to it, all of which we hope to capture and provide information and support on within this newsletter.

## What's available in your community?

The Council is providing a range of support for all residents of RCT, the support is continually being developed **so take a look** on the RCT website and share the information with family, friends, clients and colleagues.



SCAN ME

<https://www.rctcbc.gov.uk/EN/Resident/ConsumerAdviceandMoneyMatters/CostofLivingSupport/CostofLivingSupport.aspx>

## Resident Support

Support is available for RCT residents, if you, friends, family or someone you care for needs help then please go to **Resident Support**. Check out the **Gov Wales website** for information on what financial support may be available to you. This ranges from help with your utility bills, council tax reductions, debt advice, help with housing costs, childcare costs, support for health and wellbeing and more!

<https://www.rctcbc.gov.uk/EN/GetInvolved/RCTTogether/CommunityResilienceHubsandNeighbourhoodNetworks/ResidentSupport.aspx>  
<https://www.gov.wales/help-cost-living>

## Support services

**Case UK** deliver mental and physical health support across the UK. They offer the **in-work service** for anyone requiring support whilst they are in work. They also offer the **out of work service** for anyone unemployed. They offer a range of therapies to improve physical and mental health including counselling, physiotherapy etc.

You can call Case UK Support Line **02921 676213** (Open Mon-Fri 9am-4pm) or visit their website: **www.case-uk.co.uk**

**Able Futures** supports people in England, Scotland and Wales who are working and living with mental health difficulties. You can access up to 9 months of free support for your mental health.

To access their support you can self refer by: calling them: **0800 321 3137** or via their website: **www.able-futures.co.uk**

<https://www.case-uk.co.uk/in-workservicewales>  
<https://www.case-uk.co.uk/outofworkservicewales>

Watch out for our next issue of **Cost of Living Support** ...where we can provide more information.

Mae'r ddogfen hon ar gael yn Gymraeg / This document is also available in Welsh





# Loan sharks

With the current cost of living challenges, some people may feel they have no alternative than to borrow money if they are struggling. Some may turn to loan sharks to help. Loan sharks are illegal moneylenders, who often charge very high interest rates.

## Reporting loan sharks

In Wales, you can report concerns about a money lender to the **Wales Illegal Money Lending Unit** which operates a 24-hour confidential helpline on: **0300 123 33 11**. You can also text them: **07772 608 931** or email them: **imlu@cardiff.gov.uk**

The advisers can give you advice about your individual situation. The information you provide also helps them to take action to stop illegal money lending.

## Further help and information

The Stop loan sharks Wales website, contains information, support and advice:

**[www.stoploansharkswales.co.uk](http://www.stoploansharkswales.co.uk)**

If you are in debt or you are thinking about borrowing from a loan shark, get advice first, for example, at a Citizens Advice Bureau.

You can find your local CAB here:

**[www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/)**

### The Money Advice Service

The Money Advice Service is a free, independent service. Their website (**[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**) has lots of useful information about borrowing and managing your money.

Go to their website for more information about:

- Hints and tips about managing your money
- Cards and loans
- If things go wrong
- Shopping around

## What is a loan shark?

To lend money legally, all money lenders are required to be authorised by the Financial Conduct Authority (FCA). Those who have not been authorised by the FCA are lending money illegally and are known as loan sharks.

Loan sharks often don't provide much paperwork or official contracts to confirm the agreement you have made between you. If you borrow money from them, you are likely to notice that although you are paying off your debts, the debt keeps growing due to the extremely high interest rates they generally charge. While loan sharks often start out friendly, they will often take further illegal action to collect any money you owe, this can include threats of violence or taking away your valuables. In extreme cases, they've been known to force non-payers into prostitution and drug dealing. Over 1 million adults in the UK have borrowed money from a loan shark and are suffering as a result.

## How to avoid loan sharks ?

You can find out whether a money lender is authorised with the FCA by checking the register on the FCA website: **[www.fca.org.uk](http://www.fca.org.uk)**. If they are not on the register, do not borrow money from them, and report them.

## What to do if you owe money to a loan shark?

It can be difficult to report if you owe money to a loan shark, you may feel ashamed, embarrassed, or worried about what will happen to you. However, it is vital you report any concerns you may have. Please note, if you have borrowed money from someone who isn't FCA authorised, you haven't broken the law, they have. You will not be trouble.



# Scams

Financial scams are becoming increasingly common and more challenging to recognise. Often, scams present as a recognised business, organisation, or a family member needing help or money to get access to your financial details.

Scams can be difficult to spot. Fraudsters can be convincing and knowledgeable, with websites and materials that look identical to the real thing.

## How to recognise a scam

- **Is it unexpected?** Scammers often contact you out of the blue. They may try and contact you via email, text, post, social media, or even in person. Is it a family member contacting you on a new number saying they need money? Is it saying you've missed a parcel that you weren't expecting?
- **Have they asked for your personal information?** Scammers may ask for information like passwords, bank details, your address, and PINS.
- **Do you feel pressured to act quickly?** Scammers might offer a higher reward if you invest quickly, or they may say there's a time limit on the opportunity.
- **Does the offer sound too good to be true?** Fraudsters often promise tempting rewards, such as high returns on an investment.
- **Is the offer exclusively for you?** Scammers might claim that you've been specially selected for an investment opportunity, and they may also say it should be kept a secret.
- **Are they trying to flatter you?** Scammers often try to build a friendship with you to put you at ease.
- **Are you feeling worried or excited?** Fraudsters may try to influence your emotions to get you to act.
- **Are they speaking with authority?** Scammers might claim that they're authorised and often appear knowledgeable about financial products.
- **Are they asking for payment in an unusual way?** Scammers may ask for payment in the form of bank transfer or iTunes vouchers.



## Do:

- **Treat all unexpected calls, emails, and text messages with caution. Don't assume they're genuine, even if the person knows some basic information about you!**
- **Hang up on calls and ignore messages if you feel pressured to act quickly. A genuine bank, business, family member or friend won't mind waiting if you want time to think.**
- **Check your bank account and credit card statements regularly to keep track of your finances and what's going in and out of your account and when**
- **Consider getting independent financial advice or guidance before a big financial decision (MoneyHelper has information on [how to find a financial adviser](#))**
- **Check overseas regulators if you're dealing with an overseas firm (you should also check the list of [scam warnings from overseas regulators](#))**
- **Potentially create a safe word with close family members/friends- if they contact you from a number you don't know for any reason, they can use this word, and you will then know if it is a scammer pretending to be a family member or friend.**

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser>

[https://www.iosco.org/investor\\_protection/?subsection=investor\\_alerts\\_portal](https://www.iosco.org/investor_protection/?subsection=investor_alerts_portal)



## Don't:

- **Give out your bank account or credit card details unless you're certain who you're dealing with**
- **Share your passwords with ANYONE (including your social media passwords)**
- **Give access to your device by downloading software or an app from a source you don't trust. Scammers may be able to take control of your device and access your bank account and other personal accounts.**

If you've lost money to a scam, contact Action Fraud on **0300 123 2040** or via their website **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**



# Support

with mortgages and household costs in RCT

The cost of living crisis is making it more challenging for people to find affordable housing, whether this be renting rates or mortgage costs. It can be difficult to keep up with high monthly payments on top of other living costs such as council tax, bills, general housing upkeep etc.

**We recommend you check out the following website from Citizen's advice which contains information on how to rent or buy a home, or generally find somewhere to live. On this page, you will also find advice and information for common issues to do with housing, such as:**

- Handling problems with your landlord
- Repairs in rented housing: what are you responsible for
- Using a guarantor for renting
- Mortgage issues
- Discrimination in housing
- Help to avoid losing your home.
- And more.



**SCAN ME**

Check out the website here:  
[www.citizensadvice.org.uk/wales/housing/](http://www.citizensadvice.org.uk/wales/housing/)

## Want to save money on your mortgage?

If you're finding it hard to pay your mortgage, you might be able to:

- reduce your household costs or increase the money you have coming in.
- switch to a cheaper mortgage deal
- reduce your mortgage payments.
- reduce payments on a shared ownership property.
- change payments on your endowment policy.

Always speak to an experienced debt adviser, visit **Reducing your monthly mortgage payments - Home** ([citizensadvice.org.uk](http://citizensadvice.org.uk))

[www.citizensadvice.org.uk/wales/debt-and-money/mortgage-problems-debt-and-money/mortgage-problems/cutting-down-your-mortgage-costs/](http://www.citizensadvice.org.uk/wales/debt-and-money/mortgage-problems-debt-and-money/mortgage-problems/cutting-down-your-mortgage-costs/)

# lets talk about finances

With the cost-of-living crisis many of us are concerned about our financial situation and while it is affecting all of us, we know that, in the UK many people are reluctant to talk about money. National talk money week was introduced a way to try and encourage people to talk about money and normalise discussions around our finances.

**National talk about money week is 6th-10th November 2023**

## Managing your finances

**Acknowledge it.** If you are struggling to make ends meet, do not bury your head in the sand and avoid thinking about it. Try listing your income, any debts, bills, and general spending over a month so you clearly understand your financial situation. Be sure to be honest with yourself and include everything.

**Budget.** Then create a monthly budget for yourself. Sticking to a budget plan has been shown to keep people on track of their spending and give back a sense of control. Ensure you include everything in this budget- travel costs, food bills, social spending etc. If you pay any bills annually, such as car insurance, divide the cost by 12 so you can set aside money each month ready for this annual cost. If you can, try and set some money aside each month for any unexpected costs which may arise, such as if your washing machine breaks.

**Work together.** Ensure that everyone in your household is aware of the budget plan and on board with it. This helps you to work together as a team to stick to your plan and achieve your goals.

Research shows that people who talk about money:

- **Make less risky financial decisions.**
- **Help their children to form good lifetime money habits**
- **Feel less stressed and more in control of their finances.**

## How to talk about money

The Money and Pensions Service who host Talk about Money week, have put together some useful online guides to help you start conversations about money with your:

- **Partner**
- **Kids**
- **Friends**
- **Parents and Grandparents**

[www.moneyhelper.org.uk/en/family-and-care/talk-money/how-to-have-a-conversation-about-money](http://www.moneyhelper.org.uk/en/family-and-care/talk-money/how-to-have-a-conversation-about-money)

## If it's not safe to talk...

If your partner, a family member, or a friend controls your finances, controls your access to your money or runs up debts in your name, this is financial abuse.

If you relate to this, you are not alone and there is support available for you. Click here for more information on financial abuse, and where to get support: **Financial abuse: spotting the signs and leaving safely** (moneyhelper.org.uk)

<https://www.moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely>





## Support services available to **ALL** employees in Wales

**Case UK** deliver mental and physical health support across the UK. They offer the **in-work service** for anyone requiring support whilst they are in work.

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<https://www.case-uk.co.uk/in-workservicewales>

## Staff benefits

Look at the savings you can make through RCT Staff benefits from eating out discounts, to savings on shopping, utilities, holidays, cars, and technology. Visit <https://rctstaffbenefits.co.uk/>.

You can also check out the latest information and advice from our Partners, Salary Finance:

- How to deal with the rising cost of housing
- Merry & Mindful: Preparing for the festive season
- Talk Money Week Webinar: Q&A with Salary Finance
- 9 money moves you should make ahead of the new year

<https://learn.salaryfinance.com/rctcbc/uk/>

# RCT Staff news



**Vivup is our NEW CONFIDENTIAL Employee Assistance Programme available to all RCT staff**



Whether you're facing problems at work or at home, you can access impartial, confidential advice from qualified counsellors for a range of different issues. This service is **FULLY CONFIDENTIAL** and no personal information goes back to the organisation.



### Telephone Support: 0800 023 9387

Speak to a qualified counsellor or support specialist 24/7/365 days a year, discuss any emotional, personal, or work-related issues. Face to Face and virtual counselling is also available.



### Debt and Financial advice Including "Ask Bill"



### Downloadable self-help workbooks

Access and explore a wide range of self-help CBT workbooks that offer guidance and advice on several topics.

➤ [vivup.yourcareeap.co.uk?CODE=109868](http://vivup.yourcareeap.co.uk?CODE=109868)



### Podcasts and Blogs

Covering a range of mental health and wellbeing topics to gain a greater understanding with tips and advice on how to cope.

➤ [vivup.yourcareeap.co.uk?CODE=109868](http://vivup.yourcareeap.co.uk?CODE=109868)

### Bright Sky (Domestic Abuse Support)

A safe, easy to use app and website to support anyone who may be in an abusive relationship or those who are concerned about someone they know on how to respond.



**Vivup provides free access to Your Care - an online platform enabling you to take control of your health and wellbeing.**

Take online health assessments, discover your risk factors, create, and review health goals and create positive lifestyle habits.

➤ [rhonddacouncil.yourcarewellbeing.net](http://rhonddacouncil.yourcarewellbeing.net)

Account will need to be created. Some services in the Your Care portal are NOT available.



If you are an ICT user you will find Vivup links on your desktop.

## RCT Staff Facebook Group

Want to keep up with the latest staff information. Join the RCT Staff Facebook group. This is a closed group to only RCT staff and is a great way to keep up to date with staff news and we will be asking for your views and input through surveys etc.

Here's how to join:

1. Search Rhondda Cynon Taf Council staff on Facebook.
2. You will be asked to complete your full name and staff number.
3. You will be given access to the closed group once we have confirmed your information.

We ask that you treat this group with respect as it is subject to our policies and procedures.



# Energy advice for households

In the current climate, energy bills can be high, and it can be tough to know where to get regulated support and advice. But good news... Ofgem are the energy regulator for the UK, and they offer guidance and support on how to navigate these difficult times.



**SCAN ME**

Check out the website here:  
[www.ofgem.gov.uk/information-consumers/energy-advice-households](http://www.ofgem.gov.uk/information-consumers/energy-advice-households)

## Heat and Save

Heat and save grant assistance is available to residents of RCT if you meet certain criteria, this support can help you to improve the energy efficiency of your home.

There is also additional information, advice and support on the Rhondda Cynon Taf website:

**Heat and Save | Rhondda Cynon Taf County Borough Council** ([rctcbc.gov.uk](http://rctcbc.gov.uk))

<https://www.rctcbc.gov.uk/EN/Resident/Housing/HousingGrants/HeatandSave/HeatandSave.aspx>

## FAQs...

### *Should I switch energy suppliers?*

Most energy customers are on a standard variable tariff and pay for how much energy they use. However, wholesale prices have recently fallen, meaning that energy suppliers are beginning to offer more fixed rate options.

This has some benefits such as helping you to budget and preventing price increase if prices begin to increase again. However, it also means if prices begin to decrease, you are paying the same rate.

There are some important aspects to consider before switching companies and we recommend you check out the link above for more information.

### *What to do if your supplier has gone bust?*

Make sure you take a meter reading. Don't panic! You will be moved automatically to a new supplier and you won't be cut off. Once you have a new supplier you will be put automatically onto a tariff, but you can change this if you find a better deal for you elsewhere.

### *Can I get support for my energy bills?*

There is support available for energy bills in the form of grants, government schemes and benefits, home energy checks among other support organisations. More information about these can be found in the link above.

If you are struggling to pay your energy bills, please contact your energy supplier to discuss this with them.

# It's not too early to start thinking about Christmas!

Christmas may feel like a while away yet, but the earlier we start to think about it, the sooner we can plan and prepare, and the more prepared we are, the less likely we are to be overwhelmed or shocked by Christmas costs.

Although Christmas can be an expensive time of year, it doesn't necessarily have to be. Check out our top tips for saving money at Christmas.



## 1. Set a budget.

The average household budget for Christmas is £350. Sit down and write down who you are going to buy presents for, and how much you want to spend on each person. You should also add to this budget food costs, travel costs and any other additional Christmas costs you may have. This will help you to know how much money you should put away each month between now and Christmas. Here is a budget planner to help you with this step.

[www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner](http://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner)



## 2. Be realistic.

If you overspend on one thing cut back on another, and remember, you don't have to spend a lot of money to have a lovely and enjoyable Christmas!



## 3. If you are relying on credit...

Credit can come with high interest rates and can be difficult to pay back once Christmas is over. Consider looking at work salary sacrifice schemes such as technology schemes or salary finance for loans. Also consider looking at credit cards that offer a 0% interest for short term borrowing, just remember to make sure you pay the debt off before the 0% period ends.



## 4. Try making it yourself.

The best way to show real thought and care, get baking, create your own hampers, or try greener gifting.



## 5. Discounts and vouchers.

Check out discounts on RCT Staff website- there are plenty of offers for you and stores offer vouchers and discounts for all kinds of products. Just make sure you read the small print. Also keep an eye out online for those bargains too!



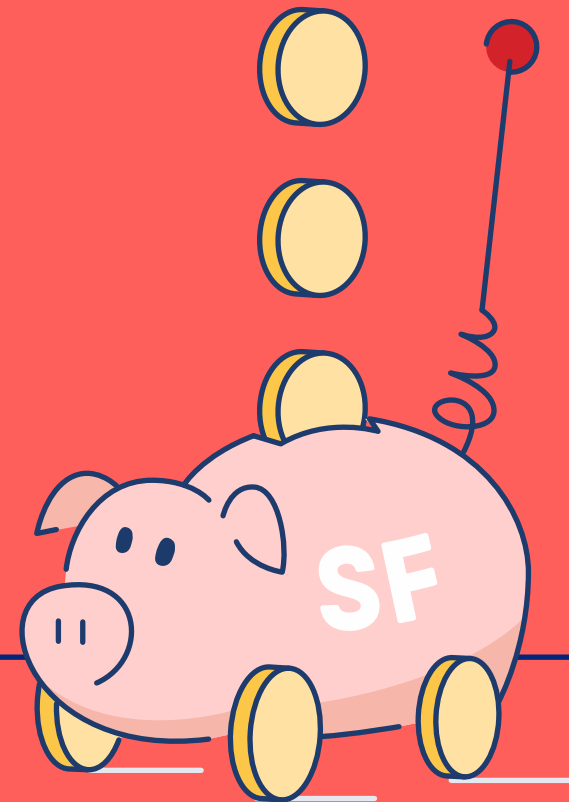
## 6. Pledge to do something nice like clean a friend's car, rather than buy a gift?



The Salary Finance

# GUIDE

# Savings edition



Practical tips to help you save and  
make your money go further.

Since the cost of living squeeze hit in early 2022 we've been doing our best to support UK employees with tips, insights and ideas on how to make their money go further.

**In this new and updated guide we show you how to make savings in three key areas.**

The information in this guide is generic and is not personal financial advice. If you need personal financial advice please consult a regulated financial adviser.

**You can get free personal money help from either:**

[Money Helper Service](#) →

[Citizens Advice Bureau](#) →

# Food

# Family

# Fun

Groceries make up a large slice of living costs, so it's a great place to start looking for savings.

Food

Family

Fun

# Food



## Meal plan

Planning your meals for the week ahead means you will only buy what you need and will use. It also reduces the risk of ordering takeaway food because you don't know what to cook. This range of meal plan [ideas](#) from the 'Save the Student' website can get anyone started. And if you hate the idea of cooking each day, why not cook several meals in one go? For inspiration see [Miguel Barclay](#) or [Mimi Harrison](#).

## Shopping list

Whether you shop in stores or online, having a list of what you need and referring to your Meal Plan reduces the risk of impulsive spending. Shopping less often can help you think more carefully about what you buy and save you money. Doing your shopping online is a good way to manage your budget as you can see how much you are spending with every item you add in your basket.

## Special offers and food apps

By combining Buy One Get One Free (BOGOF) offers, buying in bulk and using food Apps like [Olio](#), [Too Good To Go](#) and [Karma](#) you can make some serious savings. Food apps enable you to buy discounted food not only from supermarkets, but also cafes and takeaways. Simply register and wait for the offers to come in each day. To compare various offers check out this [website](#).

## Ditch the brands

There's still a significant difference between well-known brands and supermarket own – label products. The same can be said for over the counter medicines and personal care products.

## Increase plant-based meals

Switching out some meat dishes for planet-based options can be much cheaper and improve your diet. Pulses, beans, lentils, mushrooms, and brown rices all make for great core meal components. [Harvard Medical School](#) has some great pointers to get you going.

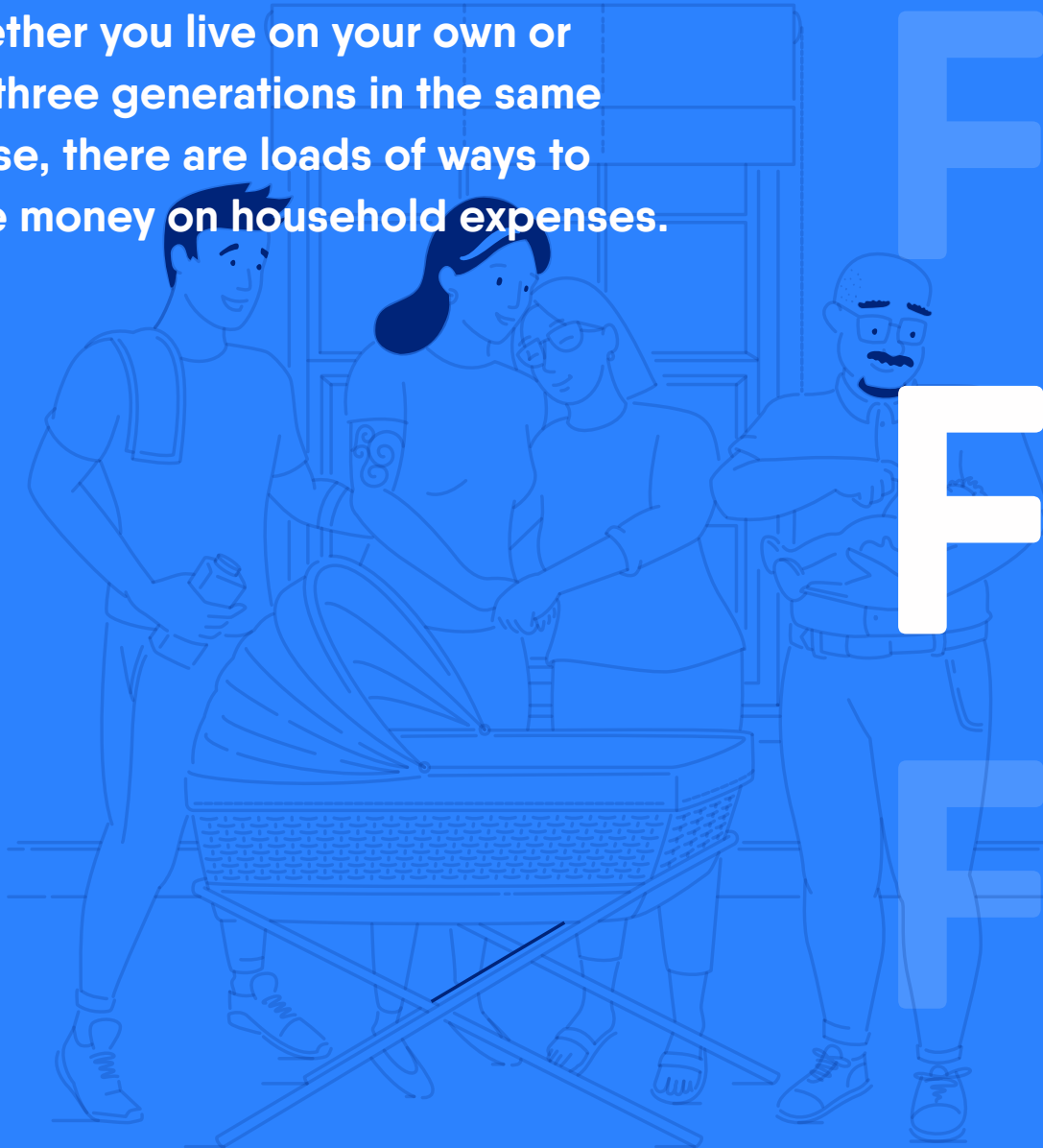
## Cut out waste

It's estimated that 33% of all food produced globally is lost or wasted each year. So make it a habit to use up leftovers in different dishes. Avoid buying more fresh food than you are likely to use. Cook and freeze food before it goes off. For more inspiration and ideas on how to reduce food waste check out this [website](#).

## Limit your food delivery app use

These apps have gained immense popularity in recent years due to their convenience and ease of use. However, these can be quite costly and may not be the most cost-effective way to buy food. These apps can quickly add up, including delivery fees, service fees, and handling fees. Consider the costs before placing an order to ensure that it is a financially feasible option.

Whether you live on your own or are three generations in the same house, there are loads of ways to save money on household expenses.



# Food Family Fun

# Family

## Reuse and reclaim

Why not repurpose your existing furniture, buy second hand products on [Facebook Marketplace](#) or find hidden gems at your local recycling centre. It's a great way to freshen up your home, without breaking the bank.

## Check your energy efficiency

The less heat and energy you waste, the lower your bills will be. Check out the tips from the [Energy Saving Trust](#) to make easy and low cost changes to your home. [Help with home improvements](#) article from the Citizens Advice Bureau explains what financial support is on offer for home and energy efficiency improvements. And agreeing to pay your utility bills via direct debit is usually cheaper than via bank transfer or card, especially if you have a smart meter and choose to pay for what you use each month.

## Get rid of expensive debt

Debt can weigh you down and stop you getting ahead. If you are falling behind with payments (or think you might do so soon), check out what debt solutions are available to you on StepChange's [website](#).

If you have high cost debt and want to explore consolidating, Salary Finance may be able to help you save money by paying off more expensive debt at a lower rate. Visit [Salary Finance](#) to find out about the support available to you.

## Check out social tariffs

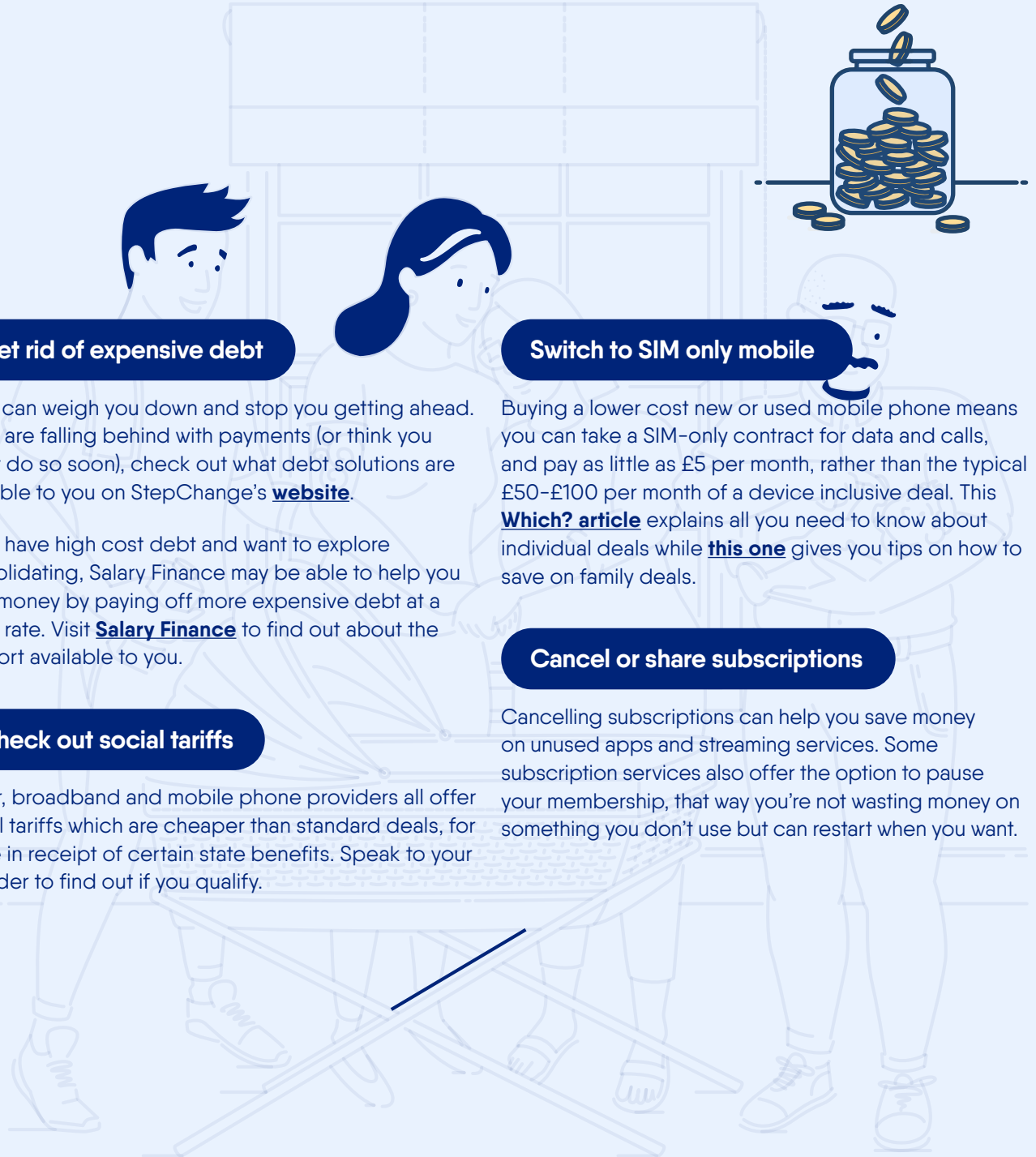
Water, broadband and mobile phone providers all offer social tariffs which are cheaper than standard deals, for those in receipt of certain state benefits. Speak to your provider to find out if you qualify.

## Switch to SIM only mobile

Buying a lower cost new or used mobile phone means you can take a SIM-only contract for data and calls, and pay as little as £5 per month, rather than the typical £50-£100 per month of a device inclusive deal. This [Which? article](#) explains all you need to know about individual deals while [this one](#) gives you tips on how to save on family deals.

## Cancel or share subscriptions

Cancelling subscriptions can help you save money on unused apps and streaming services. Some subscription services also offer the option to pause your membership, that way you're not wasting money on something you don't use but can restart when you want.



# Family

## Use a Price Comparison website

The main comparison websites include: [Comparethemarket](#), [Gocompare](#), [Confused.com](#), and [MoneySupermarket](#). These are great for comparing household costs like insurance, broadband, mobile phones, loans and savings accounts. Before policies and services renew, make sure you know what alternatives are available to negotiate with your existing provider. This [Experian article](#) gives some negotiation pointers.

## Use cashback platforms

By routing household purchases (or any other spending) with major retailers through cashback/diskont apps like [TopCashback](#), [Quidco](#) and [Groupon](#) you can make meaningful savings.

## Review your council tax

You might be able to get a **reduction in council tax** if you meet your local authority's criteria. And if you think your house is too high on the band scale, you might be able to get it **rebanded to a lower level**.

## Review your mortgage deal

You might be able to save on interest by switching to a better deal. [Moneyfacts](#) has a list of current best buys, but remember to take advice from a **regulated mortgage broker** using websites such as 'unbiased.co.uk' if you're unsure what's best for you.

## Trade down your car

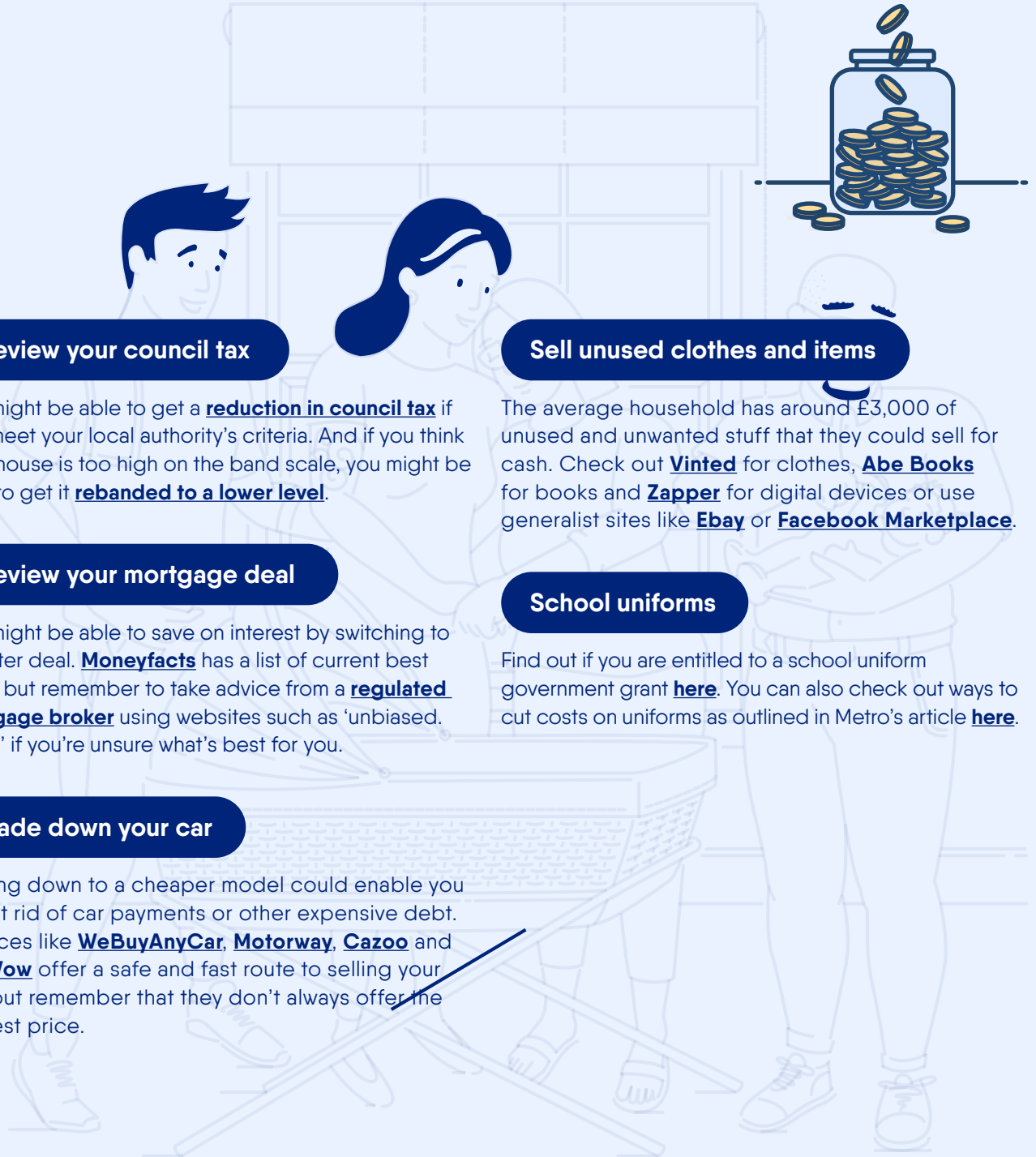
Trading down to a cheaper model could enable you to get rid of car payments or other expensive debt. Services like [WeBuyAnyCar](#), [Motorway](#), [Cazoo](#) and [CarWow](#) offer a safe and fast route to selling your car, but remember that they don't always offer the highest price.

## Sell unused clothes and items

The average household has around £3,000 of unused and unwanted stuff that they could sell for cash. Check out [Vinted](#) for clothes, [Abe Books](#) for books and [Zapper](#) for digital devices or use generalist sites like [Ebay](#) or [Facebook Marketplace](#).

## School uniforms

Find out if you are entitled to a school uniform government grant [here](#). You can also check out ways to cut costs on uniforms as outlined in Metro's article [here](#).



For more financial insights and ideas visit:

[Salary Finance](#) →

To read our first edition of the G.U.I.D.E where we talk about how to save money on groceries, utilities, insurance, debt and energy, visit:

[Learn platform](#) →

You can also check if you qualify for state financial support by using this anonymous [calculator](#) from the 'Entitled To' website.

All information included in this GUIDE is correct as of 24-05-2023.

Important: This is an option, not a recommendation. Your employer does not benefit from offering this service and all your communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable for you. "Learn" content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice.

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