FIRST DEFENCE FINANCE
Serving our military family

www.firstdefencefinance.co.uk

Support with Debt

When Debt starts to negatively affect your life, remember that you have options.

ARMED FORCES COVENANT
EMPLOYER RECOGNITION SCHEME
SILVER AWARD
Proudly supporting those who serve.

Platinum Trusted Service Award
2026 feefo

No matter how much Debt you're in, there's always support available...

We've broken down support into stages so you can find what works for you right now.

1. See What You Owe with ClearScore

You can find all your debts and what you owe by viewing your credit file. This is available for free from Credit Reference Agencies like ClearScore.

www.clearscore.com

2. 1. Make a Plan with NATIONAL DEBTLINE

You can get free, confidential advice tailored to your situation at anytime. Speak to the experts at National Debtline who can guide you through your next steps.

www.nationaldebtline.org **Phone: 0808 808 4000**

3. Stop The Repayments with StepChange Debt Charity

If repaying is causing you significant difficulties and effecting your everyday life, you can apply for Breathing Space from repayments for up-to 60 days.

www.stepchange.org/how-we-help/breathing-space-scheme

Struggling With Repayments?

As a member of the British Military community, you can make your repayments affordable by putting all your loans and credit card repayments into one loan with First Defence Finance. Sign up and apply today on **www.firstdefencefinance.co.uk**

Backed by ARMY ROYAL NAVY ROYAL AIR FORCE

Additional Support

Mental Health

mind
www.mind.org.uk
030 123 3393

SAMARITANS
www.samaritans.org
116 123

Budgeting

citizens advice
www.citizensadvice.org.uk
0800 144 8848

MoneyHelper
www.moneyhelper.org.uk
0800 138 7777

Benefits

turn2us
www.turn2us.org.uk

planesaver
www.planesavercu.co.uk/benefits-calculator

Dealing with Financial Stress?

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The MOD partners with credit unions to bring you money tools that help you save, borrow, and gear up your finances for life.



Set Up Savings

A portion of your MOD salary can be automatically saved before it hits your bank, so you grow savings without noticing.



Borrow with Affordable Loans

Take advantage of exclusive affordable loan options for the MOD starting at just 7.9%* APR



Could You Be Entitled To Benefits?

Use the free benefits calculator on our website to find out if you can boost your income.



Save for Your Child's Future

You can automatically put money aside for your children when you save from MOD salary into a junior savings account.



Access 800+ Online & In-Store Discounts

Cut everyday costs with exclusive discounts at major brands like Tesco, Sainsbury's, Currys, Odeon, IKEA, and more.



Invest The Safe Way

Grow your savings by opening a Cash ISA with steady, high returns calculated daily - no gambling on stocks and shares!

Join your military credit union today.

Sign up easily on our website **www.firstdefencefinance.co.uk**

ARMED FORCES NETWORK
ARMED FORCES COVENANT
FSCS PROTECTED
Platinum Trusted Service Award 2025 feefo

Rates may change, and we recommend checking our website for the latest information. Credit is subject to status. Terms and conditions apply. Representative rate: 1349% APR. First Defence Finance is a trading name of Plane Saver Credit Union. Plane Saver Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Ref: 213609. All deposits are protected under the Financial Services Compensation Scheme up to £120,000. Information correct as of September 2026.

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