

The background features a white canvas with several blue circles of varying sizes and shades. Two thin blue lines intersect diagonally, forming an 'X' shape. The circles are arranged in a way that suggests a path or a sequence, with one small circle in the center and two larger ones in the top-right and bottom-right corners.

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Debt Consolidation - Companies Compared

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
<p>ClearDebt</p> <ul style="list-style-type: none"> • See company below • Acquired by ClearDebtGroup Plc in January 2006) • Also see Abacus 	Nelson House Park Rd Timperley Cheshire WA14 5BZ	cleardebt.co.uk	enquiries@cleardebt.co.uk david.mond@cleardebt.co.uk (for Group)	0800 019 2095 0161 969 2030 (for Group)	Unknown	• Incorporated: 18 June 2004	Unknown	• Debt management • IVAs	• Two minute Clear Debt Analyser	England & Wales	None	Unknown	<ul style="list-style-type: none"> • Company Number: 2441375 • ClearDebt year ended: 30 June 2008 • Revenue £1,869,190 • Loss after taxation (£1,131,950) • Gross margin £107,807 • Arranged 247 IVAs year ended June 2008 • The IVA Council has settled its High Court dispute with ClearDebt Limited by providing an apology to the company and agreeing, along with associated companies and individuals, to pay £250,000 in damages and costs.
<p>Abacus (Financial Consultants) Ltd</p> <ul style="list-style-type: none"> • See company above • Part of ClearDebt Group PLC • Also trades as Clear Your Debt 	Nelson House Park Rd Timperley Cheshire WA14 5BZ	abacusfinance.co.uk	Contact form on website	0800 043 2444 0161 905 8810	• In 2007, Abacus joined ClearDebt Group PLC	• Incorporated: 17 Jan 2000	• Licenced by the Office of Fair Trading with Consumer Credit License No. 482265	• Debt management • IVAs	• They offer what they call a positive way forward.	England, Wales, Scotland	Yes	• Ongoing administration charge is currently 17.625% p.a which is included in monthly payments.	<ul style="list-style-type: none"> • ClearDebt year end 30 June 2008 • Revenue £1,869,190 • Loss after taxation (£1,131,950) • Gross margin £107,807 • As at the end of June 2008 Abacus had total of 1,899 plans generating income and 2,499 paying plans in place (as at 11 Nov 2008)
<p>AllClear Finance</p> <ul style="list-style-type: none"> • See company belowtrading style of Harrington Brooks Ltd • Harrington Brooks Group Ltd (PLC) • Part of the One Advice Group Ltd • Not related to AllClear Finance Ltd in Sheffield which has received a Final Notice from the FSA to cease regulated sales. 	(Harrington Brooks Group Limited) Jackson House Sibson Road Sale Cheshire M33 7RR	allclearfinance.co.uk	Contact form on website	0800 048 1762	<ul style="list-style-type: none"> • Trading style of Harrington Brooks Ltd • Harrington Brooks Group Ltd (PLC) • Part of the One Advice Group Ltd 	Unknown	Unknown	• Debt consolidation • IVAs • Debt management	• 1 Minute Debt Test	England, Wales	None	<ul style="list-style-type: none"> • First month's payment for setting up programme and negotiating with creditors • Ongoing administration cost included in monthly payment. 	<ul style="list-style-type: none"> • Harrington Brooks Group • Company number 05340334 • Previous name was Pimco 2255 Limited, name changed to present 04-Apr-2005. • Financial statement year end 10 March 2008 (for holding company) Investment in subsidiaries 14,718,822

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
<p>Baines and Ernst Limited</p> <ul style="list-style-type: none"> • 100% subsidiary of Paymex Limited, • Company under the control of T J O'Neill, the Chairman and majority shareholder 	<p>Jackson House Sibson Road Sale Cheshire M33 7RR</p>	<p>oneadvice.co.uk</p>	<p>None provided</p>	<p>0800 019 5870</p>	<ul style="list-style-type: none"> • Holding company for all companies in the Harrington Brooks Group 	<ul style="list-style-type: none"> • Incorporated 26 November 2004 	<ul style="list-style-type: none"> • Consumer Credit Licence No. 572829 • Company Registration No. 5394623 • Data Protection Registration No. Z9093576 • Number 1 Website in the 'Business and Finance – Utilities' category throughout 2006 and 2007. • Hitwise Top 10 Awards: Business and Finance – Telecommunications' for July – September 2007 • Business and Finance – Utilities' for the October – December 2007 quarter 	<ul style="list-style-type: none"> • Debt consolidation • IVAs • Debt management 	<p>Not stated</p>	<p>UK wide</p>	<p>None</p>	<ul style="list-style-type: none"> • First month's payment for setting up programme and negotiating with creditors • Ongoing administration cost included in monthly payment 	<ul style="list-style-type: none"> • Company number 5296992 • Financial report year end 10 March 2008 • Profit (£2,029,401)
<p>Baines and Ernst Limited</p> <ul style="list-style-type: none"> • 100% subsidiary of Paymex Limited, • Company under the control of T J O'Neill, the Chairman and majority shareholder 	<p>Lloyds House 18-22 Lloyd Street Manchester M2 5BE</p>	<p>bainesandernst.co.uk</p>	<p>customerservices@bainesandernst.com</p>	<p>0870 010 8404 0161 216 8236</p>	<ul style="list-style-type: none"> • Blair Endersby Ltd (IVA) • Buchanan Roxburgh Ltd (Protected Trust Deeds, Scotland) • Baker Evans Ltd (Bankruptcy) 	<ul style="list-style-type: none"> • Incorporated 04 March 1996 	<ul style="list-style-type: none"> • ISO 9001 • Consumer Credit Act 1974 	<ul style="list-style-type: none"> • Debt consolidation • Debt Management • Bankruptcy Advice • IVA Advice 	<ul style="list-style-type: none"> • Financial management advice • Repayment plan administration 	<p>England, Wales</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Initial set-up fee for setting up programme and negotiating with creditors • Ongoing monthly management fee equivalent to 17.625% of each payment made to company • Monthly minimum £35 and maximum £90 	<ul style="list-style-type: none"> • Year end 31 December 2007 • Gross profit £16,681,729 • Profit before tax £91,375 • Profit after tax £327,730

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
<p>Harrington Brooks</p> <ul style="list-style-type: none"> • See company above • Trading style of One Advice Ltd • Wholly owned by Harrington Brooks Group Ltd (PLC) • Parent company is One Advice Group Ltd 	<p>Jackson House Sibson Road Sale Cheshire M33 7RR</p>	<p>harringtonbrooks.co.uk</p>	<p>None provided</p>	<p>0800 048 1764</p>	<ul style="list-style-type: none"> • One Advice Limited • Halico 1001 Limited • FS Compliance Limited • Ask Finance Limited • The One Advice Group is a strand of companies founded in 1998 as a pure debt management business, known as Harrington Brooks. • The One Advice strand is primarily an Insolvency business, with the focus on providing Debt Management Plans, IVAs and Secured Loans to clients throughout the UK. • The company is based in Sale, Cheshire • In addition, Harrington Brooks Debt Consolidation Loans, Re-Mortgages and Equity release is a trading style of Ask Finance Ltd, wholly owned by Harrington Brooks Group Ltd 	<ul style="list-style-type: none"> • Established 1998 • Incorporation: 24 January 2005 	<ul style="list-style-type: none"> • ISO 9001 • UKAS Quality Management 	<ul style="list-style-type: none"> • Debt consolidation • IVAs • Debt management • Mortgages • Equity release • Secured loans 	<ul style="list-style-type: none"> • Bank account service through Extra Direct • Helped over 40,000 clients by repaying over £130 million of debt through Harrington Brook 	<p>UK wide</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Mortgages and re-mortgages overall cost 8.5APR variable and secured loans 14.5 % APR • Broker fee may be payable • Mortgage and remortgage fees between 0% - 3% of gross • Minimum £2,495 & maximum £3,995 • Secured loans fee between 0% - 10% of loan value 	<ul style="list-style-type: none"> • Company number 05340334 • Harrington Brooks Group • Previous name was Pimco 2255 Limited, name changed to present 04 August 2005 • Financial statement year end 10 March 2008 (for holding company) Investment in subsidiaries £14,718,822
<p>Champion Finance Limited</p>	<p>788/790 Finchley Road, Temple Fortune London NW11 7TJ</p>	<p>championfinance.com</p>	<p>Contact form on website</p>	<p>0800 833 396</p>	<p>Unknown</p>	<ul style="list-style-type: none"> • Incorporated 23 April 1986 	<ul style="list-style-type: none"> • FISA 	<ul style="list-style-type: none"> • Debt consolidation • IVAs • Debt management 	<ul style="list-style-type: none"> • £5,000 - £250,000 with interest rates from 7.9% a.p.r • Considers applications from home owners only 	<p>England, Wales</p>	<p>None</p>	<ul style="list-style-type: none"> • Private company number 02013426 • Dormant account filing 30/09/08 • Net assets £100 • 100 ordinary shares £100 	

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<p>Churchwood Finance</p> <ul style="list-style-type: none"> Trading name of Churchwood Financial Limited Also operates Churchwood Finance Management Ltd Works with Kingsgate Insolvency Works with Moneycall Ltd for secured lending Part of the Churchwood Group of Companies 	6th Floor Kingsgate Wellington Road North Stockport Cheshire SK4 1LW	churchwoodfinance.co.uk	enq@churchwoodfinance.co.uk	0800 280 0051	Unknown	• Incorporated 08 November 2000	Unknown	<ul style="list-style-type: none"> Debt management Loans IVAs Remortgages Bankruptcy 	<ul style="list-style-type: none"> Company provides solutions Not a lead generating service Free debt solution finder Comprehensive complaints policy 	England, Wales	None	<ul style="list-style-type: none"> Initial fee (minimum £250) is first monthly payment Monthly fee is 15% or 17.625% of monthly payments, minimum £29.38 	<ul style="list-style-type: none"> Company number 04651831 Over £55 million funds under management supervision
<p>Clear Start</p> <ul style="list-style-type: none"> See company below Brand name of Fairpoint Group PLC Fairpoint Group also uses brand name Debt Free Direct Fairpoint also has debt management business; Lawrence Charlton 	Trading address (Fairpoint): Eversheds House 70 Great Bridgewater Street Manchester M1 5ES	clearstart.org	Contact form on website rbarlow@fairpoint.co.uk	0800 954 6308	Unknown	• Since 1997	Unknown	<ul style="list-style-type: none"> Debt management IVAs 	• No obligation advice to financially stressed consumers	UK wide	None	Unknown	<ul style="list-style-type: none"> Fairpoint has been an AIM listed company since 2002 Debt Management Plans introduced as in-house consumer solution in June 2008 Interim results June 30 2008 Total Group Revenue £13.9m Loss before taxation of £1.2 million
<p>Debt Free Direct Limited is part of Fairpoint Group PLC</p> <ul style="list-style-type: none"> See company above Also see Clear Start January 2008, Debt Free Direct Group changed its name to Fairpoint Group 	Trading address (Fairpoint): Eversheds House 70 Great Bridgewater Street Manchester M1 5ES	debtfreedirect.co.uk	info@debtfreedirect.co.uk	0800 083 1433	Unknown	• Established 1997 by Lathams Chartered Accountants. Acquired through management buyout by three of the former partners of Lathams in May 2001) Fairpoint Group incorporated 26 April 2002	• Institute of Chartered Accountants in England and Wales (ICAEW); Law Society; monitored by the ICAEW	<ul style="list-style-type: none"> Debt management IVAs Bankruptcy Consolidation Re-mortgages 	<ul style="list-style-type: none"> Best Advice Model (BAM) No obligation advice to financially stressed consumers 	England, Wales	Yes - case studies	<ul style="list-style-type: none"> Remortgage application fee Covers cost of valuation, mortgage reference and administration costs 	<ul style="list-style-type: none"> Fairpoint has been an AIM listed company since 2002 Debt Management Plans introduced as in-house consumer solution in June 2008 Interim results June 30 2008 Total Group Revenue £13.9m Loss before taxation of £1.2 million
Debt 24 Limited 1998 - 2008	Unknown	debt24.com	enquiry@debt24.com	None	Unknown	Unknown	Unknown	<ul style="list-style-type: none"> Debt management IVAs 	• 24 hour debt solution	England, Wales	Yes	Unknown	<ul style="list-style-type: none"> Unavailable Not listed at Company House

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
<p>The 1st Stop Group Limited</p> <p>Also known and operating as:</p> <ul style="list-style-type: none"> • 1st Stop Mortgages • 1st Stop Debt Management • 1st Stop Property • 1st Stop Finance* see note in Corporate column] • 1st Stop Financial Services • Adcroft Hilton • Private Company 	10 Whitehills Business Park Blackpool Lancashire FY4 5LW	1ststop.co.uk	alex.mollart@1ststop.co.uk	0800 954 6001	<ul style="list-style-type: none"> • 1st Stop Financial Services Limited • 1st Stop Debt Management Adcroft Hilton • 1st Stop Financial Services Limited is an appointed representative of Intrinsic Mortgage Planning Limited 	• Incorporated 27 April 2005	<ul style="list-style-type: none"> • Certificate in Mortgage Advise and Practice • FSA reference 313642 • Adcroft Hilton is a member of the Insolvency Practitioner Association 	<ul style="list-style-type: none"> • Licenced credit brokers • Mortgages • Debt management • Sell and rent back • Landlord services • Tenant protection • Property surveys • General insurance products • Pre-Paid MasterCard 	<ul style="list-style-type: none"> • Financial product at an affordable price • 1st Stop Prepaid MasterCard® Card issued by Newcastle Building Society 	England, Wales	None	<ul style="list-style-type: none"> • Average APR approximately 12% • Rates range from 7.9% APR to 63.1% APR 	<ul style="list-style-type: none"> • On 3 March 2009, the 1st Stop Group put its credit brokerage 1st Stop Finance into administration, resulting in the loss of 120 jobs. • The group's mortgage broking firm, 1st Stop Mortgages, along with its debt management business Adcroft Hilton and its lender arm 1st Stop Financial Services will continue to trade. • Cattles issued a second profit warning on 3 March, and suspended three directors after accounting errors were discovered by its auditors. • Cattles chief executive David Postings has taken direct control of the firm's main operating entity, Welcome Financial Services. • John Blake, managing director, Peter Miller, finance director, and Mick Belcher, operations director of Welcome Financial Services, have all been suspended pending the outcome of a separate inquiry which is also being conducted by Deloitte.
Debt Advice Online	Unknown	debt-advice-online.com	enquiries@debt-advice-online.com	None	Unknown	Unknown	• Licenced under the Consumer Credit Act (1974) No. 581255	<ul style="list-style-type: none"> • Debt consolidation • IVAs • Debt management 	• Online blog	England, Wales	None	<ul style="list-style-type: none"> • First month's payment for setting up programme and negotiating with creditors • Ongoing administration cost (17.625% distribution or debt management charge) included in monthly payment 	<ul style="list-style-type: none"> • Unavailable • Not listed at Company House
DebtSolver • Part of the Accuma Group PLC	Accuma Group: City Tower Piccadilly Plaza Manchester M1 4BT	debtsolver.co.uk	None provided	0800 043 4336	<ul style="list-style-type: none"> • Byrom Keeley informal debt management solutions • Blackburn based subsidiary Wilson Phillips • UK Loan Line 	• Accuma Group incorporated 04 February 2005	Unknown	<ul style="list-style-type: none"> • Financial advice • Personal debt solutions 	Not stated	England, Wales	None	Unknown	<ul style="list-style-type: none"> • Company number 05352830 • Report and financial statement 5 months to 31 December 2007. • Group total revenue: £5,546,953 (yr. end 31 July 2007 £20,450,479) • Insolvency £2,029,000 • Debt Management £1,423,000 • Loan Broking £2,025,000 • Referrals/Other £70,000 • Group overheads \$0 • Group is debt-free

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<p>Gregory Pennington Debt Management Services</p> <ul style="list-style-type: none"> • See company above • Part of the ThinkMoney Group) 	<p>Pennington House Carolina Way South Langworthy Road Salford M50 2ZY</p>	<p>gregorypennington.com</p>	<p>None provided</p>	<p>0800 161 3516</p>	<p>Unknown</p>	<ul style="list-style-type: none"> • Incorporated 20 September 1993 	<ul style="list-style-type: none"> • DEMSA (Debt Managers Standards Association) • Code of practice approved under the OFT Consumer Codes Approval Scheme (CCAS). 	<ul style="list-style-type: none"> • Debt consolidation * IVAs * Debt management • Trust deed 	<p>Not stated</p>	<p>England, Wales</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Initial fee • First monthly payment minimum £25, maximum £100 	<ul style="list-style-type: none"> • Part of ThinkMoney Group • Financial Statements for 15 months ending 31 January 2008. • Loss on ordinary activities before taxation (£652,000) • Profit for the period £236,000 • Subsidiaries: <ul style="list-style-type: none"> • Think Money Holdings Limited • Gregory Pennington Limited • Freeman Jones Limited • Friendly Group Limited • Friendly Loans Limited • Think Money Limited • Wilson Andrews Limited • Think Bankers Limited • Friendly Insure Limited • Think Cafe Limited and 10 dormant subsidiaries
<p>Debt Advisers Direct</p> <ul style="list-style-type: none"> • Part of Think Money Group (Holding company) • Trading style of Freeman Jones Limited 	<p>Think Money Group Limited Pennington House Carolina Way South Langworthy Road Salford Quays M50 2ZY</p>	<p>debtadvisersdirect.co.uk</p>	<p>None provided</p>	<p>0800 074 8639</p>	<p>Unknown</p>	<ul style="list-style-type: none"> • Debt Advisers Direct in business since 1993 • Holding company incorporated 11 February 2006 	<ul style="list-style-type: none"> • FISA • DEMSA (Debt Managers Standards Association) 	<ul style="list-style-type: none"> • Debt management • Loans • IVAs 	<ul style="list-style-type: none"> • Free debt advice 	<p>England and Wales</p>	<ul style="list-style-type: none"> • Customer - YES • Sunday Times Top 100 Best Companies To Work For 2008 	<p>Unknown</p>	<ul style="list-style-type: none"> • Financial Statements for 15 months ending 31 January 2008. • Loss on ordinary activities before taxation (£652,000) • Profit for the period £236,000 • Subsidiaries: <ul style="list-style-type: none"> • Think Money Holdings Limited • Gregory Pennington Limited • Freeman Jones Limited • Friendly Group Limited • Friendly Loans Limited • Think Money Limited • Wilson Andrews Limited • Think Bankers Limited • Friendly Insure Limited • Think Cafe Limited and 10 dormant subsidiaries
<p>Lewis Alexander Limited</p>	<p>The Copper Room Deva Centre Trinity Way Manchester Lancashire M3 7BG</p>	<p>lewisalexander.com</p>	<p>None provided</p>	<p>0800 018 6868</p>	<p>Unknown</p>	<ul style="list-style-type: none"> • Incorporated 17 February 2003 	<ul style="list-style-type: none"> • FISA • Licenced by the Office of Fair Trading 	<ul style="list-style-type: none"> • Debt management • IVAs • Debt consolidation 	<ul style="list-style-type: none"> • Charges a set or capped fee 	<p>England</p>	<p>Yes</p>	<ul style="list-style-type: none"> • Set or capped fees 	<ul style="list-style-type: none"> • Company number 04668712. • Abbreviated accounts year end 31 March 2008

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
MoneyExpert Limited	Unit 6 The Parks Lodge Lane Newton-Le-Willows Merseyside WA12 0JQ	moneyexpert.com	Contact form on site	0800 54 27 217	Unknown	• Since 1988	• Partners with Defaqto • Pioneered a Best Practice Charter	• Debt consolidation • IVAs • Debt management	• Joined forces with four national newspaper journalists for money stories, tips and advice, exclusive to MoneyExpert.com	UK wide	None	Unknown	• Company number 4765843 • Abbreviated accounts 31 May 2007. During the year, the company increased authorised share capital by special resolution by 1,207,690 Ordinary 10p and 2,400,000 B Ordinary 10p shares
MoneySupermarket • Trade name of Moneysupermarket.com Group PLC	Moneysupermarket House St David's Park Ewloe Cheshire CH5 3UK	moneysupermarket.com	Contact form on site	01244 665700	• On 15 October 2007, the Group expanded into Europe with the launch of icero.de, a German price comparison site	• Since 1993 • Incorporated 14 March 2007 • Previous name: Precis (2682) Limited • Changed 25 June 2007 • MoneySuperMarket.com Group PLC formed as new holding company 14 March 2007 and acquired Moneysupermarket.com Financial Group and subsidiaries on 22 June 2007	• FISA	• Comparison site • 1,000 products	• Focus on innovation and maintaining its position as the UK's leading finance price comparison website and a leading UK travel price comparison website • Moneysupermarket.com covers 25 channels across 4 verticals	England	None	Unknown	• Company number 6160943 • Group operates four business verticals: money insurance travel home services • Annual report year end 2007 • Revenue £162.9m • Internet revenue £152.2m • Gross margin 66.7% • Final dividend 163p per ordinary share
Ocean Finance • Registered trademark of Ocean Finance & Mortgages Ltd	Pacific House Relay Point Tamworth Staffordshire B77 5PA	oceanfinance.co.uk	Contact form on website Carina Wilde carinawilde@oceanfinance.co.uk	0800 916 9186	Unknown	• Incorporated 09 September 2003	• FISA • Consumer Credit Act 1974	• Consumer credit • Consumer brokerage • Debt adjusting • Debt counselling • Credit reference agency • Canvassing off-trade premises	• Ocean Finance acts on behalf of approximately 15 different lending companies • Lending company (Ocean MoneyLimited) which accounts for around 10% of loans	England	Customer - Yes	• Typical variable rate of 16.9% APR • Rates range from 9.4% to 29.9% APR	• Company number 04892540 • Financial statement 1 April 2007 to 31 December 2007 • Loss & Profit after taxation (£120,924,484) • Previous name Broomco (3283) Limited name change 23 Dec 2003 • 2 offices
OnlyFinance.com Limited	1 Kings Avenue Winchmore Hill London N21 3NA	onlyfinance.com	Emails bounced	020 7377 1488	Unknown	• Incorporated 01 December 2005	• Consumer Credit Act 1974	• Debt consolidation • Debt Management • Bankruptcy advice • IVA advice	Not stated	England	Yes	• An initial fee equal to 2 months disposable income, subject to a minimum of £250 will be retained • Monthly fee equal to 17.625% of monthly agreed disposable income will be charged, subject to a minimum fee £27.50 • Maximum fee £90	• Company name changed AR Marketing Limited certificate issued 04 February 2009

Trading Name	Registered Office	Website	Email	Telephone	Associated Companies	Years in Business	Accreditation	Area of Expertise	Unique Selling Point	Geographical Area Covered	Testimonials	Fees	Corporate & Financial
Shakespeare Finance Ltd	Parade House 135 The Parade High Street Watford Hertfordshire WD17 1NS	shakespearefinance.co.uk	info@shakespearefinance.co.uk	0870 034 7404	Unknown	• Incorporated 18 November 2003	• FISA; FSA	• Debt management • Loans • IVAs	• Leading independent finance introducers providing a wide range of loan solutions	England, Wales	None	• Typical variable rate of 13.5% APR	• Company number 4967271 • Abbreviated accounts to year end 31 December 2006 • Total assets £99,719 • Shareholders funds £99,719
The Debt Line • Division of Chase Saunders Limited	Chase Saunders: The Granary Worten Lower Yard Worten Lane Great Chart Ashford Kent TN23 3BU	thedebtline.co.uk	Contact form on website	0800 012 2118	Unknown	• Incorporated 03 June 1999	• Licenced under the Consumer Credit Act (1974)	• Debt management • IVAs • Debt consolidation	• Insolvency Practitioners and accredited debt specialists	UK wide	Customer - Yes	Unknown	• Debt Line Limited. Company number SC176593. Company accounts show as dormant of 30 June 2007 • Debt Line UK Ltd. Company number 05988748. Proposal to strike off • Chase Saunders last accounts 30 November 2008 not yet available for inspection
The Thrifty Scot • Corporation dissolved January 2009	Unknown	thrifyscot.co.uk	None provided	0141 416 5031	Unknown	• Incorporated 19 May 2006 • Dissolved 30 January 2009	Unknown	• Debt management • IVAs	Not stated	UK wide	None	Unknown	• Unavailable • Company dissolved
uSwitch • Recently acquired by a US company, • The E.W. Scripps Company (NYSE: SSP) in March 2006	111 Buckingham Palace Road London SW1W 0SR	www.uswitch.com	None provided	0800 404 7908	Unknown	• Incorporated 10 August 1998 • Previous name: Rumi Limited, date of change 21 February 2000	• FSA	Comparison site	• Free, impartial online and phone-based comparison and switching service • No. 1 Website in the 'Business and Finance - Utilities' category in 2006 and 2007	UK. Planned service YoAhorro.es for Spain	None	Unknown	• Company number 03612689 • Abbreviated financials for year end 31 December 2007 • Gross profit £5,169,719 • Profit before tax (£6,401,890) • Profit for the year (£3,018,719) • Net assets £17,593,679