

# BENTHYCA ARIAN YN ANGHYFREITHLON SUT I ADNABOD BENTHYCWYR ARIAN DIDRWYDDED



## Sut i nabod pobl sy'n dioddef oherwydd Benthyciwr Arian Didrwydded – Dangosyddion i staff rheng flaen:

- Ar ffurflen incwm/gwariant ariannol mae'r geiriau "benthyciad i deulu" fel arfer yn arwydd bod y benthyciad gan fenthyciwr arian didrwydded.
- Ar ffurflen incwm/gwariant; anallu'r cwsmer i wybod faint sy'n ddyledus ganddo, ar gyfer beth oedd y benthyciad gwreiddiol, a phryd caiff y ddyled ei chlirio.
- Mae ôl-ddyledion rhent a dyledion treth gyngor fel arfer yn golygu bod dyledion ariannol eraill, a allai fod wedi arwain at fenthyciad anghyfreithlon.
- Pan yn agos at gael ei daflu allan, y gallu i dalu'r ddyled ag arian parod.
- Cwsmeriaid sy'n dechrau troseddu, mân ladrata, dwyn o siop, cyffiriau (defnyddio neu werthu), puteinio.
- Honiadau cyson o broblemau mewn bywyd fel salwch, profedigaeth, gwneud esgusodion i beidio â thalu rhent oherwydd bwlio/trais gan fenthyciwr arian didrwydded.
- Heb fyniad i'w cardiau Swyddfa Bost/banc eu hunain.
- Byw'n gynnil tu hwnt
- Byw mewn tlodi, er bod digon o incwm ganddynt ar bapur
- Ymddangos yn unig.
- Cael ymweliadau gan 'ffrindiau' sy'n peri straen neu bryder.
- Ymddygiad gwrthgymdeithasol: gall benthyciwr arian didrwydded achosi trais i eiddo neu berson, gyda thenant yn ofn rhoi gwybodaeth lawn a didwyll i'r landlord
- Byddwch yn ymwybodol am weithgarwch ar ardaloedd siopa ar ystadau yn enwedig ynghylch swyddfeydd post a Chanolfannau Gwaith.
- Defnyddio banciau bwyd yn helaeth iawn.

Llinell gymorth: 0300 123 33 11

Tim Benthycia Arian Anghyfreithlon

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

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# ATALWCH Y SIARCOD BENTHYG ARIAN

# ILLEGAL MONEY LENDING LOAN SHARK TOOLKIT



## How to identify a Loan Shark victim/client - Indicators for frontline staff:

- When completing a financial income/expenditure form, a loan from a "family member" or a "friend" often turns out to be from a loan shark.
- On an income /expenditure form; the inability of the customer to be able to identify how much they owe, what the original loan was for, and when the debt will be cleared.
- Rent arrears and council tax debt usually means other financial debts, which may have led to an illegal loan.
- When close to an eviction the ability to pay the debt with ready cash.
- Customers verging on criminality, such as petty theft, shoplifting, drugs (use of and selling), prostitution.
- Constant claims of disasters in life like illness, bereavement, make up many excuses not to pay rent due to bullying/violence from loan shark.
- Have no access to their own Post Office/ bank cards.
- Live on extremely limited means
- Live in poverty, yet on paper appear to have sufficient income
- Appear to be isolated.
- Have visits from 'friends' which cause stress or anxiety
- Anti-social behaviour: loan shark may cause violence to property or person, with tenant afraid to provide full and frank information to the landlord
- Be aware of activity around shopping areas on estates especially around post offices and Job Centres.
- Excessive Food Bank usage.

Helpline: 0300 123 33 11

Illegal Money Lending Team

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

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# STOP LOAN SHARKS