

Dear National Accident Helpline -  
I was watching the advertisements on my TV  
when your public service announcement came on.  
I understand you help accident victims  
and I was wondering if you could help me -  
a victim of unfair advertising.  
See, I accidentally fell into debt.  
It all started with the hire purchase of a state of the art TV. Completely free for a year!  
What a bargain!  
It was brilliant until the monthly payments started coming  
and before I knew it, I couldn't keep up.  
I tried to sell the TV back but by then  
I owed 10 times the value of the set,  
which by then was completely out of date.  
I applied for a credit card so I could cover the repayments  
but before I knew it,  
I was unable to keep up with the interest on the card,  
so I applied for another credit card. Before I knew it,  
I was soon paying interest on 4 major credit cards.  
So then I saw an advert where you could  
move all your debts into just one card,  
tailored specifically for people like me. What an unbelievably great offer! I even got a  
free alarm clock.  
But then I was taken to court because I couldn't afford  
to pay my TV licence. On the bright side,  
they didn't send me to prison since I have too many  
financial responsibilities. But with all the fines  
and the interest on my one easily manageable credit debt,  
I now owe three hundred thousand pounds.  
And I've been thinking that perhaps  
these companies were not acting in my interest.  
Can you help me?  
like you helped the lady in the neck brace -  
was she also in that advert about margarine?  
I fell over on the pavement on my birthday,  
but I don't remember where - does that count?  
Anyway, I understand that I don't pay you any money at all.  
What an unbelievable free offer.  
Yours truly, Francesca Beard.