

## £130,000 card debt suicide

### News Story

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A DEVOTED father took his own life after running up £130,000 of debt on 22 credit cards - some from the same bank.

Richard Cullen, 65, fell into debt after his wife Wendy was diagnosed with breast cancer and he took time off work to care for her. He struggled to meet his repayments and took out more cards to pay off the debt. Devastated Mrs Cullen, also 65, was unaware of the debt until she began receiving calls from credit card companies demanding repayments.

Mr Cullen was secretly juggling up to 20 demand calls a day from finance companies. Eventually the stress became so unbearable he killed himself with car fumes in their garage.

Mrs Cullen blamed 'greedy credit card companies' for her husband's death after an inquest was opened and adjourned in Salisbury. 'He was such a proud man he didn't tell anyone the trouble he was in,' she said. 'These companies just don't care about the effect they have on people's lives.'

When Mrs Cullen was told she had cancer six years ago, her husband, a self-employed mechanic, had to take six weeks off without pay to look after her. To meet their bills she believes he applied for four credit cards through Barclays Bank where he was a customer.

After his death she discovered hundreds of card bills hidden in cupboards. Besides statements from Mastercard, Visa, Mint and American Express was one from Tesco credit for £10,000.

'He must have gone through hell,' Mrs Cullen said from the couple's home in Trowbridge, Wiltshire.

He was bombarded with phone calls and eventually, just days before he took his life, broke down and confessed all to his wife. 'He cut up 10 credit cards in front of me and said he'd never use them again,' she said. 'If only he'd told me how much he owed we may have been able to sort something out but now it's too late.'

On 10 January Mr Cullen, a diabetic, left home telling his wife he was going on a booze cruise to France. When he failed to return she realised he had left his insulin at home. In fact he had returned home to gas himself in his car.

Experts say it is unlikely the credit card firms will now pursue Mrs Cullen for the debts because all the cards were in Richard's name.