



Credit Services Association

Code of Practice

October 2012

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Introduction: Code of Practice

The Credit Services Association (CSA) is the only national association in the UK for companies active in the collections industry and incorporates a specialist group, the Debt Buyers & Sellers Group (DBSG), for companies involved in the sale and purchase of debt; together they form the voice of the UK collections industry. Membership of the CSA and DBSG is a kite mark of high standards, and businesses join the CSA and DBSG to show their commitment to these high standards.

This Code of Practice sets out best practice standards we expect from our members, and which debtors and businesses engaging with our members should expect. Members agree to comply with this Code of Practice by virtue of Membership. We will ensure that members found to be acting contrary to this Code of Practice will be dealt with in accordance with our disciplinary procedures.

We believe that this Code of Practice will enable debtors and businesses to address their debts in confidence of fair treatment. To fulfil this potential those with debts outstanding must cooperate with the businesses managing their debts to agree reasonable solutions. We do not support any level of debt avoidance or delaying tactics from debtors, or any nuisance caused to our members through abuse or intentional misinterpretation of this Code of Practice or any regulatory device.

This Code of Practice is intended to be a helpful resource for debtors, whilst compliance with it is obligatory for CSA and DBSG members to ensure best practice standards are maintained.

Peter Wallwork, Chief Executive Officer

Contact Details

Credit Services Association

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Sir Bobby Robson Way Great Park
Newcastle upon Tyne NE13 9BA
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Fax: 0191 236 2709
Email: info@csa-uk.com
Website: www.csa-uk.com

Debt Buyers and Sellers Group

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Tel: 0191 217 0775
Fax: 0191 236 2709
Email: info@csa-uk.com
Website: www.dbsg-uk.com

About the Association

The Credit Services Association (CSA) is the only national association in the United Kingdom for companies active in the provision of services relating to the recovery of debts, and has a history dating back to 1902, and in excess of 400 members who represent 90% of the industry, employing 15,000 people, and at any one time hold over £62 billion for collection, returning nearly £3 billion in collections to the UK economy per annum. Further Information on the CSA can be found at www.csa-uk.com.

The Debt Buyers & Sellers Group (DBSG) is a subsidiary group to the CSA, working for the benefit of member businesses involved in buying or selling debts. The main objectives of the CSA and DBSG are to improve practices and efficiencies in the Industry; add integrity, structure and dignity to each of our members' business activities whilst protecting debtors; and to present a united approach to those bodies that regulate our members' activities.

As the industry continues to develop, the CSA and DBSG are pro-actively helping members achieve best practice, and will continue to engage with Regulators and lobby on behalf of members.

CSA and DBSG Logos



Member of the Credit Services Association



Member of the Debt Buyers and Sellers Group



Member of both the Credit Services Association and the Debt Buyers and Sellers Group



Member company has achieved Company Accreditation status in the Collector Accreditation Initiative



Member company has successfully taken part in the Continuous Improvement Programme

Legal and Regulatory

The CSA and the DBSG expect their members to maintain all required regulatory licences, registrations and authorisations and to adhere to all relevant legal and regulatory requirements, guidance and best practice, including this Code of Practice.

This Code of Practice does not cover:

- any type of lending, savings or investments activity for debtors or businesses
- specific activity in relation to insurance or mortgage products
- the activities of brokers or other intermediaries
- claims for compensation

We have also provided helpful information for debtors and businesses about our industry, which can be found under the Helpful Information section of this Code of Practice.

Using this Code of Practice

This Code of Practice is divided into sections relating to certain activities. Some sections apply to all members of the Association and some sections apply only to those members in specific sectors. Each section is colour-coded, relative to the activities the section relates to. Members must comply with the sections applicable to them as illustrated by the colour-coded box applied to the business activity.

Key

-  **Tracing**
-  **Telephone and Written Communication Collection and Recovery**
-  **Doorstep Collection and Recovery (Debt Collection Visits)**
-  **Debt Sale and Purchase**
-  **Pre-Litigation and Litigation**
-  **Overseas Collection and Recovery**
-  **Commercial Collection and Recovery**

Members must comply with the sections applicable to their business activities:

Key Code: Common Principles

						
Key Requirements						
						
Dealing with Debtor Difficulties						
						
Dealing with Complaints and Disputes						
						
Data Protection and Confidentiality						
						
Monitoring Compliance						

Key Code: Sector Specific Principles

				Tracing		
				Telephone and Written Communication		
				Doorstep Collection and Recovery		
				Debt Sale and Purchase		
					Pre-Litigation and Litigation	
						
Overseas Collection						
						
Commercial Collection						

Common Principles

This section applies to all members



1. Key Requirements
2. Dealing with Financial Difficulties
3. Dealing with Complaints and Disputes
4. Data Protection and Confidentiality
5. Monitoring Compliance

**SUPPORT
REGULATION
CONTINUOUS
IMPROVEMENT
PROGRAMME**

CSA
DIPLOMA
PROFESSIONAL
DEVELOPMENT

NETWORKING
HELPLINE



1. Key Requirements

Every member shall:

- a** conduct its business in compliance with all relevant legislation, regulations, regulatory guidance and requirements and this Code of Practice
- b** conduct its business under names, titles and trading styles which are not intended to confuse, mislead or otherwise embarrass clients, creditors, debtors or members of the public and which will not imply any association with other organisations, governmental bodies or persons which either do not exist or carry no association with the business
- c** cooperate with the CSA, DBSG, regulators and organisations that regulate or supervise the debt and/or recoveries industry
- d** make available on their website (if they have one), or following a request, a copy of this CSA Code of Practice
- e** provide adequate and sufficient training to its employees in order to ensure that they conduct themselves in accordance with this Code of Practice
- f** regularly examine and audit their practices, strategies, communications and compliance culture against this Code of Practice
- g** ensure that any communication complies with this Code of Practice and is in plain English
- h** have and maintain clear and effective policies and procedures covering all business activities they are engaged in
- i** not unlawfully discriminate against any person
- j** have in place a separate business account for all monies collected on behalf of clients and instruct their bank that the account only holds client money
- k** inform their clients of the true rates of charges for services rendered
- l** distribute client money only as agreed by the client
- m** report sums collected and remit to their clients at least once a month, or as otherwise agreed, all monies collected
- n** ensure they undertake due diligence and audit any third party agent on a regular basis to ensure adherence to regulatory requirements and this Code of Practice regardless of whether they are a CSA or DBSG member

- o comply with all reasonable requests for information made by debtors or their representatives, regulators, clients and creditors, whether statutory or not, and upon payment of the statutory fee if applicable
- p not place restrictions or time limits on the legitimate querying of unallocated payments
- q treat businesses with whom they deal fairly and transparently
- r provide prior written notice to debtors when outsourcing accounts, to ensure the debtor's awareness of who will be contacting them
- s make contact at reasonable times and at reasonable intervals, taking into consideration the reasonable wishes of the debtor, which may include the preferred method of communication. Where possible, make debtors aware of business opening times and highlight contact periods
- t where automated dialling systems are used, ensure compliance to the Ofcom Statement of Policy*
- u take appropriate steps to ensure the accuracy of data processed by it and in particular data relating to individuals and their debts
- v when an account is reasonably disputed or a complaint is received, suspend collection activity and investigate and where applicable refer the matter to their client
- w ensure that it does not put any debtor under undue pressure to borrow money
- x take reasonable steps to ensure that the person being contacted is in fact the debtor
- y communicate with debtors fairly and transparently, and not intentionally mislead them
- z cooperate with debtors and their authorised third parties in line with regulatory guidance, and not act in a manner intended to publicly embarrass or cause them distress
- aa** treat debtors fairly and not subject debtors (or their authorised representatives) to aggressive practices, or conduct which is deceitful, oppressive, unfair or improper, whether lawful or not
- bb** exercise forbearance and consideration of debtor's circumstances, of which they are aware, in particular in relation to those who are particularly vulnerable or experiencing severe financial hardship
- cc** take into account the debtor's circumstances and ability to pay when seeking to recover debts
- dd** ensure that they take into account the debtor's domicile and the law applicable to the agreement underlying the debt

*Ofcom Statement of Policy on the persistent misuse of an electronic communications network or service



2. Dealing with Financial Difficulties

Financial Difficulties

Every member shall:

- a** unless instructed otherwise, accept all reasonable offers by debtors to pay by instalments provided such debtors have supplied (i) evidence of inability to pay in full, and (ii) accurate income and expenditure information demonstrating the maximum amount they can afford to pay
- b** be empathetic with debtors experiencing financial difficulties
- c** encourage the debtor to engage with the member or offer appropriate signposting to money advice organisations who can assist
- d** allow the debtor to apportion income to the payment of priority debts such as mortgage or rent when assessing the debtor's ability to repay
- e** suspend any debt collection and recovery activity where the debtor demonstrates they are seeking financial assistance and provide the debtor breathing space of at least 30 days
- f** be prepared to accept a token offer made by the debtor or their representative when evidence has been provided that they cannot afford to pay more
- g** consider reducing or stopping interest, charges or fees being applied to the account if the debtor has demonstrated financial difficulties
- h** ensure information in relation to the debtor's financial circumstances is passed on to any third party agency subsequently instructed to collect the debt.

Mental Health

Every member shall:

- i** obtain and use sensitive information only with the explicit consent of the debtor. Processing such information must be in accordance with the Data Protection Act 1998 and any guidance published by the Information Commissioner's Office
- j** when requesting evidence of mental health problems, seek appropriate information including, where necessary, requests for the completion of the Debt and Mental Health Evidence Form, or similar, from an appropriate/authorised person
- k** in instances where the debtor is experiencing mental health problems, only initiate court action to pursue the debt if it is reasonable and proportionate to do so
- l** ensure information in relation to the debtor's mental health problems is passed on to the instructing client or any third party agent subsequently instructed



3. Dealing with Complaints and Disputes

The CSA and DBSG consider that a 'complaint' means any expression of dissatisfaction about the way in which the member has conducted itself and a 'dispute' means any denial of certain facts in relation to the debt itself. A request for information, such as a copy credit agreement or statement of account, does not in itself amount to a complaint or dispute.

Every member shall ensure it maintains an effective dispute and complaint handling procedure, and that it does not operate any unreasonable barriers for debtors to submit a dispute or complaint. Where accounts are within the jurisdiction of the Financial Ombudsman Service, members must adhere to the relevant DISP rules published in the FSA Handbook.

Complaints

Every member shall:

- a** cease recovery activity whilst investigating a complaint
- b** acknowledge receipt of a complaint, and advise of the timescales for investigation
- c** following a request, provide debtors with a copy of its complaint handling procedures
- d** handle and deal with complaints, whether verbal or written, promptly and in a clear manner
- e** advise complainants of their right to refer their complaint to the CSA or DBSG, as and where appropriate
- f** take appropriate remedial action in instances of failing or error
- g** undertake root cause analysis of complaints and take corresponding action to improve business practices
- h** keep a record of all complaints, howsoever received, and ensure the appropriate management are aware of the level, nature and root cause of complaints

Disputes

Every member shall:

- a** engage with clients and debtors to ensure disputes are investigated and dealt with promptly
- b** cease recovery activity whilst investigating a valid dispute
- c** provide a response detailing the member's conclusion to the dispute
- d** provide sufficient information to justify the stated conclusion



4. Data Protection and Confidentiality

Every member shall:

- a** process personal and sensitive data in accordance with the relevant data protection legislation, ensuring compliance to the Data Protection Principles
- b** only obtain and process data from legitimate sources or databases
- c** take prompt steps to correct data, both internally and with the credit reference agencies, where it is aware that the data is out of date or inaccurate
- d** pass on or make promptly available information in relation to the debtor's financial circumstances, any dispute or complaint, or mental health problem in order to prevent collection activity from continuing where it is inappropriate to do so
- e** use appropriate controls to ensure that any exchange of data to any third party is lawful and adequately protected
- f** ensure they have the technical and organisational measures in place to prevent unauthorised and unlawful processing and disclosure of information
- g** comply with any subject access request received from an individual or any third party representative acting on behalf of the individual
- h** ensure appropriate data protection checks are carried out when speaking with debtors to verify their identity and where necessary and appropriate, validate and update information received from the debtor
- i** observe and protect each client's data, strategies, integrity and business methods
- j** operate a written data retention policy

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5. Monitoring Compliance

Every member shall:

- a** keep abreast of relevant legislation, regulations, regulatory guidance and requirements and updates to, and guidance relating to, this Code of Practice
- b** periodically test the compliance knowledge of its staff as appropriate to their job functions
- c** employ appropriate and sufficient organisational processes to enable the routine monitoring of its compliance performance, including that of its staff and agents
- d** keep records of compliance monitoring and testing undertaken in sufficient detail to illustrate compliance performance

Breaches of this Code of Practice:

Allegations of breaches of this Code of Practice will be investigated by the Association. If any investigation identifies serious breaches of this Code of Practice by any member the matter will be referred by the Chief Executive to the Board and DBSG Governing Committee. Each member shall co-operate with the Association in a timely manner, providing requested information. The Association shall determine any sanction for a breach of this Code of Practice in accordance with its Articles of Association. The Association may publicise any sanctions it imposes on a member.

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INITIATIVE**

**SUPPORT
REGULATION**

ADVICE

Sector Specific Principles

This section only applies to members who to any extent carry out the specific activities



6. Tracing
7. Telephone and Written Communication Collection and Recovery methods
8. Doorstep Collection and Recovery (Debt Collection Visits)
9. Debt Sale and Purchase
10. Legal Recovery
11. Overseas Collection and Recovery
12. Commercial Collection

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DEVELOPMENT**
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PROGRAMME**



6. Tracing

Every member shall:

- a** when seeking to identify an individual, take reasonable steps to ensure that data and information used in the identification process is, to the best of their knowledge, accurate and adequate
- b** ensure that all practices involved in the tracing process are transparent and in line with relevant regulation and guidance prior to any collections activity
- c** take reasonable steps to ensure that the person traced is in fact the debtor
- d** attempt to verify data obtained relating to a debtor's whereabouts using one or more information sources, which could include reliable databases, a soft trace letter, contacting other people or doorstep enquiries
- e** not use neighbours to pass on messages as part of the trace process
- f** demonstrate that processes are in place to deal effectively and fairly with any instances of mis-trace (when data obtained proves to be inaccurate) and keep records of such instances
- g** where data is proven to be inaccurate, update all records promptly and accurately

ADVICE **VOICE OF THE**
COLLECTIONS **BEST PRACTICE**
SUPPORT **REGULATION** **INDUSTRY**



7. Telephone and Written Communication Collection and Recovery

Telephone Communication

Every member shall:

- a** when making contact by telephone, ensure adherence to data protection requirements and verify the identity of the debtor or their authorised third party before discussing the nature of the call
- b** when leaving a message, not disclose the nature of the call or any details relating to the debt, or other personal information
- c** not refer to litigation or insolvency proceedings unless the commencement of proceedings is genuine and intended
- d** ensure that staff members who use pseudonyms can be easily identified within the organisation

Written Communication

Every member shall:

- e** when making contact by letter, adhere to the CSA & DBSG guidance on Standard Debt Collection Letters*, and ensure letters are written and produced in line with applicable regulations, legislation and regulatory guidance
- f** ensure that on transfer of a debt to a third party agent the debtor receives written notification advising them of who is now responsible for collecting the debt, so that they are aware at all times who will be making contact
- g** provide debtors with information on repayment methods
- h** when using email to contact debtors, before sending debt related correspondence take reasonable steps to verify that the email address obtained is valid and is an acceptable form of communication
- i** consider any statutory requirements which require a particular method for sending certain documents or notices
- j** when sending text messages, take reasonable steps to verify that the mobile telephone number obtained is valid
- k** ensure text messages do not disclose the nature of the contact, or refer to the debt or other personal details unless permitted to do so by the debtor

*Use, Format and Content of Standard Debt Collection Letters produced in association with The Office of Fair Trading



8. Doorstep Collection and Recovery (Debt Collection Visits)

Doorstep collection is an effective method of debt recovery, and should not be used as a threat of action, not bailiff activity, and should not be referred to as such.

Every member shall:

- a** provide adequate training to doorstep collection agents to ensure that all visits are performed in accordance with relevant legislation, regulations, regulatory guidance and codes of practice
- b** provide doorstep collection agents with appropriate identification which should be offered to debtors at the first opportunity and made available immediately upon request
- c** give, where appropriate, adequate notice to the debtor of the time and date of a visit
- d** arrange appointments at a time convenient to the debtor when requested to do so
- e** always act in a courteous and respectful manner
- f** leave a property when requested to do so by the occupant in accordance with applicable laws
- g** ensure monies collected by doorstep agents are remitted securely and in accordance with timelines agreed with the client
- h** regularly audit the activity and cash handling procedures adopted by doorstep collection agents
- i** notify the client where a debtor has been identified as vulnerable
- j** maintain accurate records of all visits undertaken
- k** properly record any assertion that the person being visited is not the debtor and promptly report this to the client
- l** ensure information established during the visit is accurately reported to the client
- m** investigate all complaints made against staff and representatives and provide the details and outcomes of these investigations to clients



9. Debt Sale and Purchase

Every member that sells debts shall:

- a** make clear to potential buyers the nature and characteristics of the debts being sold
- b** provide clear and sufficient information in order for potential buyers to form a view as to the recoverability prospects of the debts
- c** provide adequate due diligence time and resources to potential buyers
- d** once having informed a potential debt buyer that it intends to sell certain debts to it, use reasonable endeavours to complete the sale of all such debts to that particular debt buyer
- e** take reasonable steps to ensure the accuracy of data provided to potential debt buyers both pre- and post-sale
- f** promptly notify debt buyers and potential debt buyers of any inaccuracies in data or information and promptly provide corrected or alternative data, as appropriate
- g** unless the debt buyer is already in possession of the data, on or promptly following the date of completion of the sale of debts provide the debt buyer with up to date data relating to the debts, so that the debt buyer is adequately informed about the debt at the time of first contact with debtors
- h** provide post-sale support and information (including documentation relating to the debt) that enables the debt buyer to respond to debtor queries and reasonable requests for information
- i** ensure that any third parties instructed in relation to debts being sold are aware of any likely sale
- j** ensure that upon the sale of any debt, any third party instructed in relation to the debt immediately ceases recovery activity on that debt, unless otherwise agreed by the debt buyer
- k** not limit the scope of post-sale support or the time period during which it is available
- l** only request to repurchase accounts when necessary and proportionate
- m** handle all complaints and claims made against it by debtors fairly and provide the debt buyer with sufficient information to enable it to manage the debt appropriately in the circumstances

Every member that buys debts shall:

- n** provide debt sellers with accurate information about its business practices, where requested
- o** use data provided to it in relation to the sale of debts in accordance with any agreements it has with the debt seller, or in the absence of any such agreement, in accordance with all applicable legislation, regulations, regulatory guidance and requirements and this Code of Practice
- p** have systems and processes in place to ensure that data relating to debtors is correctly uploaded so that debtors are not subjected to unfair treatment by the debt buyer's incorrect use of data or use of incorrect data
- q** use recovery strategies appropriate for the nature and characteristics of the debts bought by it
- r** consider leaving paying accounts with the debt collection agency managing the debt at the time of purchase
- s** continue to credit report debts that are reported to credit reference agencies by the debt seller
- t** provide a notice of assignment to each debtor that clearly identifies the new owner of the debt and explains who will be recovering the debt
- u** provide the debt seller with such post-sale information as they reasonably require to resolve issues raised by the debtor post-sale, or to fulfil the seller's obligation to supply information for judicial or regulatory purposes
- v** provide the debt seller with audit rights including access to premises, systems and records to audit the debt buyer's compliance under the debt sale and purchase agreement

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DEVELOPMENT**



10. Pre-Litigation and Litigation

Pre-Litigation

Every member shall:

- a** only state an intention to commence proceedings that are reasonably likely to be undertaken against or applied for in respect of the debtor
- b** make clear to debtors prior to issuing a claim or making an application its intended course of action and what the debtor can do to prevent that course of action
- c** not mislead debtors as to the consequences or inevitability of consequences arising from any legal or bankruptcy action
- d** comply with section 2 v (Legal action) of the CSA & DBSG Guidance on Standard Debt Collection Letters*
- e** adhere to applicable pre-action protocol

Litigation

Every member shall:

- f** resort to litigation only if appropriate non-litigious recoveries activity has been undertaken in respect of the debt
- g** commence any litigation, enforcement or bankruptcy action only if it intends to obtain the related order against the debtor
- h** not serve a statutory demand on a debtor unless it intends at the time of service to serve a bankruptcy petition on the debtor
- i** consider refraining from commencing, or consider suspending or ceasing, any legal or bankruptcy action upon identifying that the debtor is particularly vulnerable and that such action would be likely to exacerbate a physical or mental health condition
- j** provide forbearance to debtors as appropriate in the circumstances
- k** only impose such costs and interest on debtors as it is lawfully entitled
- l** serve all appropriate statutory notices on debtors prior to, during and post-litigation
- m** have demonstrable policies relating to its selection of debts and/or debtors for legal and bankruptcy action
- n** comply with section 2 v (Legal action) of the CSA & DBSG Guidance on Standard Debt Collection Letters
- o** adhere to all relevant legislation and regulations throughout proceedings



11. Overseas Collection and Recovery

Every member shall:

- a** adhere to the jurisdiction of the country in which the member is undertaking debt collection activity
- b** consider and adhere to any local regulatory guidance on debt collection within the country they are attempting to collect unpaid accounts
- c** adhere to Principle 8 of the Data Protection Act 1998, and have appropriate controls in place to ensure the safe transfer of data
- d** maintain all relevant licenses, permits and registrations of the jurisdiction in which the member is undertaking collection activity
- e** respect the prevailing time zones of the country the member is calling when making telephone calls to debtors or their representatives
- f** take account of statutory and other local market holidays when making contact with debtors or their representatives
- g** be willing to accept payment in any reasonable and non-sanctioned currency
- h** use a recognised exchange rate provider when converting payments or when payment plans are being set
- i** respect the language preferences of the debtor relative to the jurisdiction
- j** have the capability to provide written communication to the preference of the debtor relative to the jurisdiction



12. Commercial Collection

Every member shall:

- a** adhere to the principles of this Code of Practice when collecting unpaid accounts from businesses
- b** make clear all costs and charges added to debts, including the legal or contractual basis for any interest applied
- c** consider the OFT Debt Collection Guidance, and any other relevant guidance, when communicating with businesses
- d** have in place an adequate complaint handling process which includes referral to the CSA complaints scheme

Helpful Information

This section contains helpful information for members and debtors including contact details for the Association, free debt advice organisations, credit reference agencies and regulators in the United Kingdom

Helpful Information for Members

Introduction

All members who have registered with the Association will gain access to guidance relating to legal and regulatory compliance, training and initiatives and the latest news about the industry and the Association.

The Association operates a number of initiatives which are designed to enhance members' compliance with the sector standards, including:

Collector Accreditation Initiative

The Collector Accreditation Initiative is an annual, online test designed to assess and test collectors' and supporting employees' knowledge and scope of understanding regarding compliance in the industry, encompassing individual awareness of regulatory guidance and legislation. For more information, you can access the members' section of the CSA website.

Continuous Improvement Programme

The CSA and DBSG run an audit initiative which is designed to ensure compliance standards are adhered to and can be audited against the compliance standards expected in the sector. The audit is undertaken by PricewaterhouseCoopers (PwC) who provide an impartial and thorough view on measuring members' level of compliance.

Level 3: Diploma for the Debt Collection Industry

The CSA Diploma is an accredited qualification that focuses on developing a knowledge-based and professionally qualified industry, driven by the ethos of compliance.

For more information, you can access the members' section of the CSA or DBSG websites:

www.csa-uk.com www.dbsg-uk.com

Helpful Information for Debtors, their Representatives and Individuals

Introduction

The Association appreciates that it may be daunting to deal with creditors and their agents when you are experiencing financial difficulties or when you are contacted to repay a debt. Our members agree to conduct themselves with the best practice described in this Code of Practice. You should be confident of a fair conversation with our members, and we recommend that you discuss your account with them openly and enable them to understand your financial circumstances. This will enable fair decisions to be made about your account, and give you a line of contact if you have a later change of circumstances or have any questions about your account.

We always recommend that you deal with the business that is contacting you first and, if necessary, that you seek independent advice or assistance. It is important that you receive correct advice and assistance from properly authorised people, such as the free advice organisations listed below. You should be aware that information or opinions that you may find online, such as in website forums, may appear reliable but may not necessarily be legally correct or it may be inappropriate for your particular circumstances.

The free advice organisations listed below will be better positioned to provide you with personal advice from trained staff. Some of these organisations are also usually recommended by regulators.

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Free Advice Organisations

Citizens Advice: For advice and information on debt and other topics, visit your local Citizens Advice Bureau (address in the phone book) or go to www.adviceguide.gov.uk (England and Wales), www.cas.gov.uk (Scotland) or www.citizensadvice.co.uk (Northern Ireland).

National Debtline: If you live in England, Wales or Scotland phone 0808 808 4000 or go to www.nationaldebtline.co.uk for debt advice and information.

Advice4DebtNI: If you live in Northern Ireland phone 0800 917 4607 or visit www.advice4debtNI.com for debt advice.

Money Advice Scotland: If you live in Scotland, phone 0141 572 0237 or visit www.moneyadvicescotland.org.uk to find contact details for debt advice in your local council area.

StepChange (formerly Consumer Credit Counselling Service): For debt advice throughout the UK phone 0800 138 1111 or visit www.cccs.co.uk

Advice UK: Regionalised debt advice – see website www.adviceuk.org.uk

Pay Plan: For debt advice throughout the UK, please call 0800 280 2816 or visit www.payplan.com

Money Advice Service: Government funded advice and signposting for debt advice. Call 0300 500 5000 or visit www.moneyadviceservice.org.uk

Trading Standards Service: www.direct.gov.uk or contact your local Trading Standards office.

Community Legal Advice: If you qualify for legal aid phone 0845 345 4345 for free advice or visit www.communitylegaladvice.org.uk

Information Commissioner's Office

The Information Commissioner's Office, also known as the ICO, is the UK's independent authority set up to uphold information rights in the public interest, promoting openness of public bodies and data privacy for individuals. The ICO provides guidance to help individuals understand what data protection, freedom of information and related legislation mean to you.

For all enquiries, guidance on the work of the ICO and to report data protection issues:
Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Switchboard: 0303 123 1113
Email: [casework@ico.gsi.gov.uk](mailto:caserwork@ico.gsi.gov.uk)
Website: www.ico.gov.uk

Credit Reference Agencies

Credit reference agencies obtain information from creditors to help other creditors make decisions about granting and recovering credit from consumers. Some of this information will be stated in the credit file the credit reference agency maintains about you. You can ask the credit reference agencies for a copy of the credit file they hold about you. They may charge a fee for this service. If there is anything incorrect on your credit file, you can ask them to add a Notice of Correction. The details of the UK credit reference agencies are as follows:

Experian Plc - Credit Expert
PO Box 7710 Nottingham
Tel 0844 481 8000 • www.experian.co.uk

Equifax Limited
Credit File Advice Centre PO Box 1140
Bradford BD1 5US
Tel 0844 335 0550 • www.equifax.co.uk

Callcredit Limited
Consumer Services Team, PO Box 491, Leeds, LS3 1WZ
Tel 0845 366 0071 • www.callcredit.co.uk

Financial Ombudsman Service

The Financial Ombudsman Service, also known as the FOS, is the official independent expert in settling complaints between consumers and businesses providing financial services.

For all enquiries, guidance or to lodge a complaint about one of our members (subject to having first received a final response to your complaint from the member and meeting certain other conditions described in the rules published on the FOS website):

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Helpline: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.fos.org.uk



Credit Services Association

2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle upon Tyne
NE13 9BA

t 0191 217 0775
f 0191 236 2709
e info@csa-uk.com
w www.csa-uk.com