

DRF RESEARCH
2013 Client Survey
Technical Appendix

prepared by

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for

The Debt Resolution Forum



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1. ABOUT THIS APPENDIX

In April 2013, the Debt Resolution Forum commissioned Zero-credit to complete a survey of members' clients, as had been conducted in 2012. Accompanying two reports, which explore Provider Key Performance Indicators and Client Demographics and Financial Circumstances, this technical appendix shares the research methodology, survey questionnaire, and anonymised verbatim comments recorded during fieldwork.

Debt Resolution Forum

The Debt Resolution Forum promotes professional standards for resolving debtors' financial problems and focuses on the quality and appropriateness of advice provided to consumers. The DRF represents a membership that offers the full range of debt solutions and is committed to raising standards, irrespective of solution or professional specialism.

DRF members approach debt resolution by identifying the solution and outcome, which are the most compatible and appropriate to the financial and personal position of the debtor. This approach also takes into account the interests of creditors, and seeks to demonstrate that any proposal made on behalf of the debtor is reasonable in the circumstances and is achievable.

Zero-credit

Zero-credit Members believe that experiences of debt should inform debt prevention and that all borrowers have something of value to share. The co-operative aims to end debt stigma by creating a strong consumer voice for borrowers through:

- helping people to make informed choices about their finances through digital tools and signposts
- promoting a culture of self-advocacy, irrespective of financial circumstance
- encouraging participation in its research, development and decision making
- celebrating best practice and challenging consumer protection issues
- striving to build people's confidence, skills and experience through voluntary and employment opportunities and training

To finance the above and more particularly, to influence the provision and regulation of personal finance, Zero-credit trades in information, gathered through participatory techniques that:

- encourage borrowers to own a share in the business as Members of its co-operative
- ask professionals and organisations to engage with its co-operative
- publish resources that distinguish between best and poor practice from the consumer perspective
- contribute to the forums where financial services design, delivery and regulation are discussed
- conduct research and development for clients who share its co-operative principles and values



2. METHODOLOGY

In 2013, a total of 600 telephone interviews were conducted with DRF Members' clients from mid April to mid June, in accordance with the RESPECT code. Interviews lasted from twelve minutes to a full hour, respecting the potential vulnerability of clients and the sensitivity of information shared. Respondents had the opportunity to decline an answer at all times.

The profile of DRF members has changed since 2012, with additional small and medium sized firms joining the professional association since last year and this is reflected in the sample. Participation in the client survey increased from 75% to 85% of all DRF members. Abstentions were principally from firms merging with other companies at the time.

As previously, we sampled DRF members' clients at random, within strata to reflect firms' size, because we have found this to be the best method for approximating accuracy at 95%, +/- 4%. Upper and lower quotas were set for each band of firm, so we could interview across a similar client base within the same band, if there was a shortfall. This was particularly the case for new market entrants with very small numbers of contacts.

Prior to commencing fieldwork, DRF members submitted a random sample of client contacts, from which we selected respondents at random as follows:

Band 1	Band 2	Band 3
fewer than 1000 clients	1000 to 3000 clients	more than 3000 clients
up to 60 contacts	up to 150 contacts	up to 300 contacts
7-10 interviews each	23-30 interviews each	50-60 interviews each
80 completed in total	230 completed in total	290 completed in total

As in 2012, the questionnaire drew heavily on the OFT's Debt Management and Irresponsible Lending Guidance, as we have we have established a number of key performance indicators for pre and post contract service attributes, together with experiences of creditor actions from these.

To the range of demographic and financial information, we have added questions relating to issues of health, mobility and wellbeing, as well as changes to the solution and solution provider currently used.

3. THE QUESTIONNAIRE

INTRODUCTION: *INTERVIEWERS MAY ONLY SPEAK TO THE NAMED CONTACT AND MAY MAKE A MORE CONVENIENT APPOINTMENT TO CALL BACK IF PREFERRED.* **Hi, may I speak to [NAMED CONTACT] please?**

IF UNAVAILABLE, THANK AND CLOSE. CONTINUE WITH THE NAMED CONTACT ONLY.

Hello. It's [INTERVIEWER] from Zero-credit. We're helping The Debt Resolution Forum monitor professional standards. The Debt Resolution Forum has asked us to speak to recent clients of [NAMED COMPANY] because Zero-credit is independent. We abide by the Social Research Association Respect Code, so anything you tell us is anonymous. My questions take about 10 minutes to answer – can you help?

IF MORE EXPLANATION IS REQUIRED AT ANY TIME DURING THE INTERVIEW:

[NAMED COMPANY] is a member of the Debt Resolution Forum, which means they must follow strict guidelines. Even if you have stopped using [NAMED COMPANY] recently, your answers could improve support for people in difficult circumstances. Zero-credit is a consumer co-operative that promotes borrowers' rights through research into experiences of credit and debt. In line with the RESPECT Code, only Zero-credit is allowed to know who takes part, so your answers cannot be traced back to you. Are you still happy to help?

IF THE RESPONDENT WANTS TO ADD MORE DETAIL TO THE ANY OF THE RATINGS QUESTIONS:

I can record other important opinions a little later on. For now, these questions focus on service standards monitored by the Debt Resolution Forum.

1. Can I confirm that [NAMED COMPANY] is still providing your debt solution? TICK ONE ONLY

yes SKIP >Q3

no PROBE it has come to an end > Q2

no PROBE I changed provider > Q2

prefer not to say > Q2

I have never used [NAMED COMPANY] THANK & CLOSE

2. If you have used [NAMED COMPANY] within the last 12 months, your answers could help other people in difficult circumstances. are you still happy to help? TICK ONE ONLY. INTERVIEWERS MAY MAKE A MORE CONVENIENT APPOINTMENT TO CALL BACK IF PREFERRED.

yes CONTINUE

no THANK & CLOSE

3. RECORD COMPANY BAND AND UNIQUE REFERENCE NUMBER FOR QUALITY CONTROL

Band 1

Band 2

Band 3

Reference: _____



4. Thinking back, when did you first decide to seek help? TICK ONE ONLY

within the last year
 one but less than two years ago
 two but less than five years ago
 more than five years ago
 *prefer not to say

5. What was your main reason for seeking help at that time? TICK ONE ONLY

a change in circumstances
 a drop in income
 increased outgoings
 overspending
 *prefer not to say
 anything else?

6. Where did you seek help before using [NAMED COMPANY]? TICK ALL THAT APPLY

accountant / solicitor
 another company
 bank / creditors
 charity, government or council (including Money Advice Service /financial healthcheck)
 friends / family
 none of these / did not seek other help
 *prefer not to say
 somewhere else?

7. Which, if any, of the following did you experience from your creditors before using [NAMED COMPANY]? TICK ALL THAT APPLY

the same or increased interest, penalties and charges
 money withdrawn from another account
 token payments not accepted
 notices of legal action
 confusing communications
 calls or visits at unreasonable times
 none of these
 *prefer not to say
 anything else?

8. Still thinking about when you were first seeking help, which of the following did you notice about [NAMED COMPANY] before contacting them? TICK ALL THAT APPLY

they came top / close to top of an internet search
 clear contact details
 consumer credit licence number
 Debt Resolution Forum (DRF) membership / professional standards
 overview of debt solutions
 some examples of likely fees
 they contacted me

*anything else? UNPROMPTED advertisements
 *anything else? UNPROMPTED testimonials
 none of these
 *prefer not to say
 anything else? ENTER VERBATIM IF NOT ALREADY CODED _____

9. Thinking about your first contact with [NAMED COMPANY], please give marks out of ten for each of the following? TICK ONE FOR EACH STATEMENT

1-10 *PNTS

I felt confident that they understood my circumstances
 they explained the solutions that they could offer clearly
 the possible risks of each solution were explained calmly
 I learned about some other places to find help
 I understood which fees applied to each solution
 they explained priority and non-priority debts clearly
 I felt involved in choosing the best solution
 I felt they had my best interests at heart

10. Do you recall having a written proposal from [NAMED COMPANY] before using them? TICK ONE ONLY

yes no don't know *prefer not to say

11. Which of the following did [NAMED COMPANY] include in your written proposal? TICK ALL THAT APPLY

warning of creditors' right to reject some or all of the solution
 information about a cooling off period and how to terminate the solution
 information about priority debts, or debts not included in the solution
 the total cost of the solution, differentiating monthly repayments and any fees
 a statement of your income, expenditure and any surplus, as verified with you
 how often you and your creditors would be updated on progress
 details of the repayment offer to each creditor
 the estimated duration (length) of the solution
 a warning about the impact of the solution on your credit history
 none of these

12. Which solution did you originally choose from [NAMED COMPANY]? TICK ONE ONLY

Debt Management Plan
 IVA
 Bankruptcy
 Debt Relief Order
 Trust Deed SCOTLAND ONLY
 Sequestration SCOTLAND ONLY
 Debt Arrangement Scheme SCOTLAND ONLY
 Debt Elimination (e.g. total write off)
 none
 *don't know
 *prefer not to say
 anything else? _____



13. Have you ever changed debt solution since using [NAMED COMPANY]? TICK ONE ONLY

yes

no SKIP > Q16

*prefer not to say SKIP > Q23

14. Was that: TICK ONE ONLY

with [NAMED COMPANY]

with another provider SKIP > Q23

by managing repayments yourself SKIP > Q23

*prefer not to say SKIP > Q23

15. Which solution do you have with [NAMED COMPANY] now? TICK ONE ONLY

Debt Management Plan

IVA

Bankruptcy

Debt Relief Order

Trust Deed SCOTLAND ONLY

Sequestration SCOTLAND ONLY

Debt Arrangement Scheme SCOTLAND ONLY

Debt Elimination (eg total write off)

none

*don't know

*prefer not to say

Anything else?

16. To the nearest full year, approximately how long is it since you started this solution with [NAMED COMPANY]?

..... ENTER DIGIT

don't know

prefer not to say

17. And was the contract for this solution? TICK ONE ONLY

in your name only

joint

*prefer not to say

18. Since starting this solution, would you say that you are better, worse or about the same at THEN CONTINUE FOR FOR EACH ASPECT Thinking about are you better, worse or about the same? TICK ONE ONLY FOR EACH STATEMENT

better

worse

about the same

*prefer not to say

managing your money

finding financial advice and information

planning ahead

choosing suitable financial products

19. Approximately how many creditors were included when you started this solution?

----- ENTER DIGIT don't know prefer not to say

20. To the nearest ten pounds, what amount of income was included when you started this solution?

----- ENTER DIGIT don't know prefer not to say

21. To the nearest thousand pounds, what amount of personal borrowing was included?

----- ENTER DIGIT don't know prefer not to say

22. And again, to the nearest thousand pounds, how much if any was your outstanding mortgage at that time?

----- ENTER DIGIT not applicable don't know prefer not to say

23. Which, if any, of the following did you experience from your creditors after starting a solution with [NAMED COMPANY]? TICK ALL THAT APPLY

the same or increased interest, penalties and charges

money withdrawn from another account

token payments not accepted

notices of legal action

confusing communications

calls or visits at unreasonable times

none of these

*prefer not to say

anything else? -----

24. Since using [NAMED COMPANY], please give marks out of ten for each of the following?

TICK ONE FOR EACH STATEMENT

1-10 *PNTS

clear advice about what to expect as my solution progresses

keeping me up to date with any feedback from my creditors

collecting my repayments on time

repaying my creditors on time

keeping track of my circumstances and ability to repay

offering help and advice to stay on track

providing me with monthly and annual statements

discrete communications

easily contactable

approachable with any query

25. Any other comments about your experience of using [NAMED COMPANY]? RECORD EVERYTHING EXCEPT "no / not really" VERBATIM

And finally to help us to compare your experiences with those of other people in difficult circumstances... N.B. FROM THIS POINT FORWARD, PLEASE READ "prefer not to say"

26. How would you describe your housing status? TICK ONE ONLY

Outright home owner
 Mortgaged home owner
 Private tenant
 Social tenant
 living with friends / family
 Other? _____
 prefer not to say

27. And in which region of the UK is that? TICK ONE ONLY

East Anglia
 East Midlands
 Greater London
 North
 North West
 Northern Ireland
 Scotland
 South East
 South West
 Wales
 West Midlands
 Yorkshire & Humberside
 prefer not to say

28. May I ask your age, or if you prefer your age group? ENTER AGE, WHERE GIVEN, THEN TICK ONE ONLY

___ *ENTER DIGIT THEN CODE* 18-24 25-39 40-59 over 60
 prefer not to say

29. May I ask your ethnic group? READ ETHNIC GROUPS ONLY AS A PROMPT. TICK ONE ONLY AND ENTER ETHNICITY AS STATED ALSO, WHERE GIVEN.

White / White British
 Mixed / multiple heritage (inc British)
 Asian / Asian British
 Black / African / Caribbean / Black British
 Other _____
 prefer not to say

30. Are you? TICK ONE ONLY

single

in a relationship

prefer not to say

31. Do you have any dependent children? TICK ONE ONLY

yes

no

prefer not to say

32. Do you have a long-term illness, physical or mental health problem that significantly restricts your day-to-day activities? TICK ONE ONLY

yes

no

*prefer not to say

33. Which of the following best describes your annual household income now? *ONE only*

less than £10,000

ten to less than £20,000

twenty to less than £30,000

thirty to less than £40,000

forty to less than £50,000

more than £50,000

prefer not to say

34. And which of the following best describes the level of personal borrowing in your household now? *ONE only*

none

less than £20,000

£20,000-£39,999

£40,000-£59,999

£60,000-£79,999

£80,000-£99,999

£100,000 or more

prefer not to say

35. For, the record, would you confirm your gender as

male

female

prefer not to say

36. And finally, someone from Zero-credit may wish to check that I have recorded your answers accurately and professionally. Are happy for us to get in touch again to do this?

Yes

no

THANK AND CLOSE



4. VERBATIM COMMENTS

Verbatim comments to Question 25 "Any other comments about your experience of using [NAMED COMPANY]?" have been sorted into positive, negative and remarks that are neither. 41% of respondents replied to this question and there was no significant variation in the prevalence of open ended responses by subset. All DRF member firm and individual adviser names have been replaced with an alternative identifier in square brackets.

a. Positive Comments (161)

They're really friendly and they do want to help - obviously I do understand that they have to make money themselves but they are never pushy so they are really good as far as I am concerned.

Really impressed with them, very good all round from the word go - it's been a big relief and a big help.

I would say that the person dealing with my case [Named Personal Adviser] made it totally easy and brought my stress levels down she was very very helpful.

It seems to be more manageable and stress free.

I don't know what I would have done without them to be honest - they've always been very helpful and I felt like they understood my situation without judging me.

They are very good.

Only had a good experience of using [Named DRF Member]. They've been fantastic for us - only had a problem with Barclays they persistently contacted me about debt because they don't recognise the IVA in my married name because debts are in my maiden name.

When I talk to them it is like talking to a member of my own family. They don't judge me, they are great.

I would recommend [Named DRF Member] to anybody they are really good they call me every week to see if I am ok.

Very positive how my wife and I have been treated by the company as clients.

Fine - I was approached about two months ago from a company sorting out my PPI.

We deal with [named personal adviser] and she is really brilliant and when we have finished the solution we will go and visit her.

They did the job well so I have nothing to grumble about. Someone recommended another firm that put together a better package but I just stick with this one.

They were really helpful and adviser was basically a sweetheart you could phone up and they were great.

I think from my experience they were really positive and helpful. Highly recommend them to everyone who is going through hard times. As I work in finance the company was able to safeguard my career.

I was glad I was introduced to them - I was not proud of myself but once it was explained to me that I wasn't the only person in the country - I mean I lost everything and [Named DRF Member] were very helpful at getting me back on my feet.

Without them I really don't know where we would have been or what we would have done. Completely fantastic and took all the stress.

I've had quite a few advisors and now an excellent case manager, an excellent set up and each one is professional and dedicated to what they are doing.

Everyone I have spoken to at the debt company have been very friendly and positive and have even recommended a couple of friends who are also been going through difficult times.

I feel a lot better since I went into [Named DRF Member] it's been a struggle with everything going up and up but I've got a clear mind now without anyone after me for money. I am very grateful to them for their help

That the process was very straightforward and done quickly.

I could not have made a better choice - like when you contact them if your manager is not there the next person down the line knows what they're doing and then the following day your manager calls to make sure its sorted - its brilliant.

Since we have been with [Named DRF Member] we found that they were very approachable and helpful. Credit to the staff who dealt with any queries very promptly.

I am really pleased with the service I have received from them. I do feel that they are looking out for the best solution.

Always found them to be professional and courteous and they got us out of a hole.

They're the best ones I've been with so far they've been understanding and reasonable - incredible.

I would recommend them to anyone who is struggling with debt - they really have been first class.

They have always been there when I have needed them; the advice has always been accurate. They have made

me feel good about the situation. They have made me feel as though I am in control and relaxed about the situation.

They're very very good and helped me a lot.

I found them quite helpful.

Very helpful, easy to use and understand. They were very clear in helping me choose the right solution helping to ease stress. Would recommend them.

On the positive side, I would say it's the advice on how to extract the maximum discount when repaying a debt. I think all their fees accumulated together don't even cover the amount of the discount of even one of the creditors. Even one incidence when I was trying to get a complete payment withdrawn from the bank they advised me to go for compensation. On a negative side the only thing I can say is I did have to pay a fee.

They have been absolutely fabulous, no problems at all, wonderful.

The company for us were really good and came through for us at the right time.

Very easy and they have taken the worry away from me.

I think they are a brilliant company and the staff are really kind. I would recommend them to anyone.

They have been really great with me and [named personal adviser] has been really good.

Really supportive and helpful.

So far they have been really good, very impressed.

I have recommended them to other people.

[Named personal adviser] has been absolutely excellent.

My adviser changed and they let me know straight away.

Been Excellent company.

Very professional, very easily contactable and have developed a very good working relationship.

They are fantastic they explain everything so that it is easy to understand. They have been very supportive.

I would recommend them to anyone in a similar situation.

Happy with the experience of using them.

Because I don't know of any other companies I am happy with the company I am using. I am confident in their service.

Advise anyone who is in a similar situation to speak to someone to assist them. To obtain solution.

I have had a very good experience with them, and would recommend them to anyone.

I found them really good and very helpful.

Good company to go with, friendly and helpful.

I would just say they were very good to work with and brilliant.

Very helpful. Really helped when I fell pregnant so arranged a repayment break.

Entirely happy with them and I would recommend them to others in similar circumstances.

Very happy with them. Breath of fresh air when I received call from them.

They are a good company I don't really have much to do with them I just pay the money and they send me a statement.

I feel they are a god send. Really helped me and glad they contacted me.

Very happy with the situation and the company have taken a lot of stress off me.

My advisor was very good, she resolved queries. The advisor I have now is also very good; they have handled my IVA very well.

Absolutely fine they are really good.

They have helped me to get back on track.

Personal contact is easily contactable.

Very professional.

The advisor is great, spot on.

I have found them very helpful.

Very helpful, although I'm still receiving text messages the debt company does everything they can to help.

They have been very professional and very helpful.

It's all been fine- they've been helpful all the way through.

They have been very good so far.

They have always been very helpful and have always dealt with any query.

They are the best company I have been with they are very good.

I am totally happy with IDS services.

Excellent, well mannered and always deal with any issues.

I think they are a very principled and caring company.

As far as I am concerned they are a breath of fresh air they are the 3rd company I have been with and they are brill.

They are very good and I have recommended them to others, they are very helpful.

I have no reason to change from them they have done a good job with what was a bad mess

Good - I regret doing it, but they did help me.

They have been quite good to me I couldn't wish for them to be any different.

I am more than happy with them.

Very understanding, if I'm late paying, they can change my payment date very quickly, cannot fault them.

They are excellent; they do keep in touch with me. They deal with everything for me and let me know the outcome.

They have been fantastic, especially [named personal adviser]. They always listen and resolve any queries quickly.

They have been good for us and have got us out of a financial mess.

I would recommend to family and friends if necessary.

I have actually sent them letters every month to say thank you as they have been an absolute saviour.

I recommend them to anybody they have been a godsend. They are brilliant.

I think they were really helpful - dealt with the debt really quickly.

Fully recommend them very professional.

Basically I have had a very pleasant experience with them and they have taken a lot of worry away from me. I have had no problems with them at all.

I feel I have my life back and everything has calmed down they have been really good. They do try to help me.

I just find them very calming and tell me not to worry.

I find them to be really brilliant and I can sleep at night now.

Very impressed with the service.

They have been really good they ring me and I get regular statements. If I want to increase my payments they are fine about it.

I thought they were very helpful and they put my mind at ease.

I think they are excellent I would recommend them to anyone.

They are very helpful.

From day one they have been very approachable, they have always answered any queries and dealt with creditors swiftly.

Quite happy with the company and the arrangement.

Absolutely amazing company. Husband works as a taxi driver and gets to talking to people to whom he recommends the company.

Very pleased with the company.

I find [Named DRF Member] very good and I would recommend them to anyone.

I think [Named DRF Member] are really good.

They're very professional and experienced. I wish I had found them before I went in to the IVA.

I think they are really good.

I think [Named DRF Member] are ok.

They are really good at certain times, my little boy went into hospital and they were really understanding.

I found them really good.

Very friendly. As soon as they took over I have not had any problems with my creditors.

They are so good at keeping in contact.

Since been with them, they have been very good.

Really really good. I would definitely recommend the company I am using.

Looking back over the years, using [Named DRF Member].

Nothing negative to say, [Named DRF Member] have been very responsive, the experience has been very good.

I am very grateful to [Named DRF Member] they have really helped me.

Been very easy to make contact with [Named DRF Member]. Never get passed around.

I am very happy with them they have been really fantastic so far.

I would recommend them to anyone - they are absolutely brill.

I think they are really really good - they put me at ease.

Very happy with the service.

Really helpful, explain very clearly.

Been overall a helpful experience, but the fees were not explained too clearly.

Absolutely Brilliant. No problems, I would recommend them to anyone.

After doing research on these companies [Named DRF Member] were very clear and upfront and make you feel that they care.

I am more than happy with them I would recommend them to anyone.

I think they are absolutely fantastic and they have made my life a lot better.

They have managed everything fine they call regularly every month, I get statements every month also.

I just like them a lot - they are brilliant.

Couldn't have done it without them.

Best thing I ever did.

I am happy with them generally.

The service and people - [named personal adviser] - are absolutely brilliant.

Been fantastic, extremely friendly.

I would recommend [Named DRF Member] to anyone.

I think they are very good, they keep in touch regularly.

I think they have dealt with our cases really well.

Very professional and provided a good service.

I think they are excellent - really great.

I usually speak to the same person and that is nice.

I am very happy with their services. Great.

I am happy enough with them.

No hassle from them they really help me.

Brilliant, helped in obtaining the PPI refund.

It was good they helped me so I was pleased.

Very positive.

Very positive experience.

Very happy with the service from [Named DRF Member].

Very happy with [Named DRF Member].

They have helped me very much.

I recommended ex father in law to them also.

They have helped me a lot.

They should be okay the work is well done.

They've been brilliant.

Best thing I ever did.

They just made me feel like a human being.

The best way out - it's manageable.

Very helpful.

Very professional, put us on the right path until I found permanent employment.

b. Negative Comments (28)

I feel we were slightly deceived in the amount we were going to repay - it was originally £560 but it has risen to £902 - the agreement was drawn up on the basis of 40% repayment whereas now it is around 70%.

I just didn't like them I did not think they understood me or my situation.

The only thing I was a bit angry about was when I went to [Named Debt Charity] and then I got an email and text saying I still had to pay £35 although I'd cancelled.

If I knew what I know now I would not have bothered.

The IVA was extended, it wasn't explained that it would be extended. PPI is causing problems and this will extend the IVA further.

Overall not very communicative, lack of flexibility.

Not happy with experience with [Named DRF Member]. Due to difficulty with maintaining payments within the IVA, I made a request six months ago to be made bankrupt and have heard nothing since. All repayments to IVA stopped six months ago.

Non-negotiable - they never offer a solution - they are not very flexible.

I heard after the solution started that I could have got the same service for free.

The relationship as a prospective client is far greater than when one becomes a client.

I wasn't happy with the fees. They could deal with some of the debts but couldn't help with one.

I don't feel that they invested in me as a client, the people that I have dealt with, aside from the very first guy.

I had phone calls from ex employees from [Named DRF Member] and they say they are not very good. My money also keeps going missing.

I don't agree with the percentage they take out of the payment.

When I decided to manage repayments myself, they emailed to say creditors would charge interest and it almost felt they were threatening me that my creditors would ring all the time etc.

The process started in June / July last year and I am beginning to see some discrepancies in what they are offering to pay and what I have agreed with them - for instance some creditors they are paying less and they have not discussed that with me.

My direct debit was supposed to go out on the 4th, so I contacted them to change it to the 11th but they took it on the 3rd.

When I first started they offered a great package. I wasn't told about the impact it would have on my credit rating. So this has affected my mortgage.

I was told that the IVA plan would take 5 years but the plan was extended for a further 5 years. [Named DRF Member] then told me to remortgage my property for £5,000 so it has negative equity.

Possibly a little bit disappointed that they haven't got in touch - I can't remember the last time I actually spoke to someone - nobody has actually physically contacted me.

Take too long in dealing with things.

They are supposed to be paying Vanquis and haven't been paying them and I was led to believe that there would be no interest on payments. And Santander have charged interest putting it back to more than what it started at. I have debt collection letters from Vanquis.

I got an email that obviously wasn't for me; I got in touch with them straight away as it had somebody else's details.

Payments to creditors are ridiculously small compared to what I pay on a monthly. Doesn't feel that the creditors are getting a good proportion of the payment.

I am not happy as there is so little contact they never call me to see how things are going. They only call me if my money is not in.

Very poor.

When I started the plan I was estimated for 3 and half years and on my last review, after 1 and a half years it was still 3 and a half years left.

I think looking back I shouldn't have done the IVA really. I think it's a bit of a con to be honest - they said there were certain things like a van that I could keep but then I couldn't and you might as well be bankrupt. It's exactly the same in terms of credit.

c. Comments that were neither wholly positive nor wholly negative (11)

The only qualm I had was at the end when I asked them to sort out settlement fees before applying for a mortgage, but it seemed to take about 2 months for creditors to get paid.

None apart from why wasn't my spouse's name given on the contact list?

They were helpful to start off with and they took a lot of pressure off me - but for keeping me updated, they slack a bit.

I just think they are very hard to get in touch with.

At first it was a nightmare but the new manager took over and it all started to take shape and get better from there on so the first few months were really stressful.

They were ok not brill but they got the job done.

For the last 6 years I've been with the IVA they've been brilliant but last month I paid my monthly payment but [Named DRF Member] said they haven't received it. I have got proof from the bank and sent this by email but they still say they haven't received it.

I thought that after so long the payments would come down a bit.

I would like to be kept up to date a bit more on my solution.

Don't like having my number given to other people, even Zero-credit.

Always really friendly, quick to take comments but slow in coming back to me.





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