

2011- 2012

DRF Membership Application Form

Annual renewal and new membership

Please complete the whole form writing "not applicable" where necessary. No fields must be left blank. Use the checklist at the back to ensure that you have enclosed all required documentation, otherwise your approval may be delayed.

Membership period is 01st July 2011 - 30th June 2012



THE DEBT RESOLUTION FORUM

Promoting Professional Standards

Company Name:

Company registration number: **(for limited companies only)**

Full name of partners or directors and the positions they hold:

Principal trading address:

Tel no:

Fax no:

E-mail:

Websites:

Other trading addresses:

Tick the appropriate box(es) to indicate the types of services you offer:

Debt Management Provider

IVA Provider

Name(s) of insolvency practitioner(s):

- DM or IVA Introducer
- Personal loans (**unsecured**)
- Secured loans
- Cheque cashing
- Merchandise credit
- Home collection
- Office payment
- Credit broking
- Hire purchase
- Third party debt collection
- Pre-Paid Debit Card

Which geographical areas does your business cover?

Staff

Number of employees and/or agents (including self-employed) in your business: _____

Do you have in house training? Yes / No

Do you use scripts? Yes / No

Do you have call recording? Yes / No

Do you have a training room where staff could take on-line exams? Yes / No

Procedures

Do you have a written complaints policy and procedure? Yes / No

What Compliance provision do you have? Internal / External

Do you or have you carried out any SWOT analysis on your business procedures? Yes / No

Are the following items discussed at Board level?
Complaints Yes / No
Nuisance calls Yes / No
Quality & Risk Yes / No

Are creditor payments made in accordance with the OFT guidelines and regularly audited? Yes / No

Please list any other trade associations you belong to:

Have you ever been refused membership by any trade organisation? Yes / No

Have you received in the last 12 months letters from the following regulators requiring amendments to any of trading styles, websites, promotions or procedures? If the answer to any of the following is "yes", please provide copies of all correspondence.

OFT Yes / No
FSA Yes / No
MOJ Yes / No
IPA Yes / No
DBIS (formerly BERR) Yes / No
BBA Yes / No
CCA Yes / No
Other professional body/bodies (please list)

How many years has the member firm held a credit consumer licence? _____

Details of any other trading name and subsidiaries under which you do business:

Do all these names appear on your credit licence? Yes / No
(It is only legal to trade under the names on your licence.)

Credit licence no: _____
(Please enclose a photocopy of your licence with this application form)

Expected number of debt management cases per month:

Expected number of approved IVA cases per month:

FOR NEW APPLICATIONS ONLY

How did you find out about the DRF?

Your firm will have to undergo a Pre-approval Inspection. You will be given a list of policies, procedures and practices that will need to be inspected before membership can be approved. This will be sent to you on receipt of your application. The inspection will be arranged approximately 28 days later. You will be sent a copy of the Inspection outcome. The DRF Board will then assess your application in full and you will receive notice of your membership or any actions required before membership can be approved approximately 10 days after the DRF Board Review. Membership applications are inspected quarterly. Until your membership has been approved, you will be known as a Provisional Member. If membership is refused, a proportion of the fees will be returned.

Membership Categories

Under the new funding arrangements agreed by the DRF Board, membership classifications are designated as follows:

<u>Business Type</u>	<u>Category</u>
Full Member: Debt Management	A1
Full Member: IVA Provider	A2
Full Member: Group (both A1 and A2)	A3
Provisional Member	B
Introducer	C1
Introducer	C2
Affiliate	D1
Affiliate	D2
Individual Member	E
Creditor	F
Charity	G

Category A **Full member**

Category B **Provisional Member**

Applicants who have not as yet successfully completed the IPA full inspection

Category C **Introducer**

Must have a CCL category E licence

C1 - must be existing suppliers to DRF Members or

C2 - recommended by one or more DRF Members

Category D **Affiliate**

D1 - offer services other than lead introduction to DRF Members

D2 - offer complimentary financial services to DRF Members and agree to abide by the DRF Standards

Category E **Individual Member**

Open to any individual currently working in the debt resolution industry who wishes to take CertDR

Category F **Creditor**

Offers secured or unsecured credit and/or receives collections on behalf of creditors.

Category G **Charity**

Deals with people in debt and registered with the Charities Commission; lists 'helping people in debt' amongst its registered purposes.

Inspection requirements

Category A Full IPA inspection every 3 years with an annual top-up. In years 2 and 3 must pay for subsequent inspections if they are unable to meet DRF standards.

Category B Initial full IPA inspection within first 3 months. Once passed inspection and meet DRF standards then move to Category A member.

Category C Pay for an annual 'fitness' IPA inspection.

Category D Inspections are voluntary. IPA services are available if requested.

Category E No inspection. If inspection is requested, then they must apply for Category B status.

Category F No inspection.

Category G DRF may require inspection which has to be paid for.

Membership Benefits

All members will be given a unique login to the private area of the DRF website.

All members will be included on the mailing list for email updates on latest advice and news.

All members are entitled to register for CertDR training.

Category A and B members will have access to the complaints resolution services.

Conference tickets:

A 2 free of charge tickets

B No free ticket allocation

C 1 free ticket and first choice of exhibition space

D 1 free ticket and first choice of exhibition space

E 1 free ticket

F 1 free ticket

G 1 free ticket

Once membership fees are paid a certificate will be issued. (Provisional members will be issued with a letter confirming their provisional membership.)

Use of the applicable logo is allowed, except for Provisional Members

Summary

Category	IPA inspection	use of DRF logo	CertDR training	Conference	Private web site login
A	✓	✓	✓	2 free tickets	✓
B	✓	-	✓	-	✓
C	✓	✓	✓	1 free ticket and first choice of exhibition space	✓
D	voluntary	✓	✓	1 free ticket and first choice of exhibition space	✓
E	-	✓	✓	1 free ticket	✓
F	-	✓	✓	1 free ticket	✓
G	discretionary	✓	✓	1 free ticket	✓

Membership Fees

A - Full Member

B – Provisional Member

(Please circle relevant classification/turnover)

Classification	A1 / A2 / A3	A1 / A2 / A3	A1 / A2 / A3
Annual Turnover	Up to £500k	£501k - £2m	Over £2m
Subscription fee	£1,000 + VAT	£2,000 + VAT	£3,000 + VAT

PLUS Levy charge

Please estimate the number of cases per quarter commencing 01.07.11

	Q1	Q2	Q3	Q4	Total
	JUL-SEP '11	OCT-DEC '11	JAN-MAR '12	APR-JUN '12	

IVA case (interlinked counts as 1 case)

£0.15p per case + VAT

DMP case

£0.25p per case + VAT

C - Introducer (Please circle relevant classification/turnover)

Classification	C1 / C2	C1 / C2	C1 / C2
Relevant Annual Turnover	Up to £250k	£250k - £1m	Over £1m
Subscription fee	£500 + VAT	£1,000 + VAT	£2,000 + VAT

D - Affiliate £2,000 + VAT

E - Individual £100 + VAT

F - Creditor No charge

G - Charity No charge

New members joining part way through the DRF financial year (1 July to 30 June) will be charged pro-rata for the first year's membership.

Payment is requested within 30 days of invoice which will be issued on acceptance of your application. Any delay in payment could affect any conference fees paid and your access to the online forum.

Payment will be made by **BACS** **Cheque** **Standing Order**
(Please circle as appropriate)

Preferred method of payment is BACS. (Details can be found at foot of invoice.)

Payment is also acceptable by standing order (form available by request) or by cheque made payable to Debt Resolution Forum, which should be sent to Christine Walker, Debt Resolution Forum, 3rd Floor, Nelson House, Park Road, Timperley, Altrincham, Cheshire, WA14 5BZ.

ALL FEES ARE SUBJECT TO VAT IN ADDITION AS PER RULING BY HMR&C

I confirm that the details supplied on this application are true. I accept the Code of Conduct and DRF Standards and will ensure that the company/business abides by its full Constitution, Code of Practice and Standards. (Copies are available for download from the DRF website)

Full name: _____

Position: _____

Company: _____

Tel no: _____

Fax no: _____

E-mail: _____

Date: _____

X

Director or Principal of firm

Please send all completed membership forms to:

Christine Walker
Debt Resolution Forum
3rd Floor Nelson House
Park Road
Timperley
Altrincham
Cheshire WA14 5BZ.

or by PDF to christine.walker@debtresolutionforum.org.uk

Should you have any membership enquiries, please contact
gaynor.loughnane@debtresolutionforum.org.uk Tel: 0161 905 8372 or
christine.walker@debtresolutionforum.org.uk Tel: 0161 968 6806

Check List

Accompanying Documentation* or available for Inspection

Scripts*	Yes / No
NDA Agreement	Yes / No
DPA registration	Yes / No
Copies of Qualification Certificates	Yes / No
Copy of Pre contractual Documentation*	Yes / No
Copy of T&C*	Yes / No
Copy of DPA Authority	Yes / No
Sample of Website or advertising*	Yes / No
Copy of Complaints procedure*	Yes / No

*All items marked must accompany the application form