

2014-2015

DRF Membership Application Form

Membership period: 1st July 2014 - 30th June 2015

*Please complete the whole form writing "Not applicable" where necessary.
No field 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.*

NAME OF COMPANY

Company Name:

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

Full name (including any middle names) of partners or directors and the positions they hold:

NAME	POSITION	DATE OF BIRTH
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

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

Do your client-facing staff hold (or are they enrolled) in the Certificate in Debt Resolution? Yes / No

If the answer to the above question is 'No', please explain what training your organisation undertakes in order to meet the OFT requirement that Licensees should have adequate training* in place for staff, agents (such as self-employed debt advisers) and franchisees acting on their behalf, to ensure they are sufficiently skilled and knowledgeable to carry out their role, and are kept up to date with changes in relevant legislation and guidance. The OFT would expect appropriate training to be provided as and when necessary.

* Examples of accredited training courses are those run by the Institute of Credit Management, the Institute of Money Advisers, the Money Advice Trust, Money Advice Scotland, DEMSA and the Debt Resolution Forum.

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 any correspondence from the following organisations? If the answer to any of the following is "yes", please provide copies of all correspondence.

Office of Fair Trading	Yes / No
Financial Services Authority	Yes / No
Ministry of Justice	Yes / No
Insolvency Practitioners Association	Yes / No
Institute of Chartered Accountants	Yes / No
Chartered Association of Certified Accountants	Yes / No
Department of Business Innovation & Skills (formerly BERR)	Yes / No
Trading Standards Office	Yes / No
British Bankers Association	Yes / No
Credit Services Association	Yes / No
Consumer Credit Association	Yes / No
Other professional body/bodies (please list)	

If the answer is "no", please sign here to confirm that you have no outstanding issues with any of the above

.....

Consumer Credit Licence no: _____

FCA Interim Permission no: _____

(Please enclose a copy of your FCA Interim Permission document)

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.)

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

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
Nursery Member	B2
Introducer	C1
Introducer	C2
Affiliate	D1
Affiliate	D2
Individual Member	E
Creditor	F
Charity	G
Training Member	T
Special Member	S

Category A **Full member**

Category B **Provisional Member**

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

Category B2 **Nursery Member**

A 'waiting list' for firms or organisations who are waiting for a CCL or are awaiting FCA authorisation. Staff may take the CertDR. An administration fee only is payable for this category as firms will not be considered a member until a CCL is held, at which point they will become a Provisional Member. This must be done within two years.

Category C **Introducer**

Must have a CCL category E licence and FCA interim permission, or be able to show that they do not give specific debt advice.

C1 - must be existing suppliers to DRF Members or

C2 - recommended by one or more DRF Members

Category D **Affiliate Member**

D1 - offer services other than lead introduction to DRF Members

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

Category E **Individual Member**

Open to individuals currently working in the debt resolution industry who wish to take CertDR. They must be employed by a business entity who has, or has applied for FCA interim permission, or be a sole trader/partnership who has, or has applied for FCA interim permission.

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.

Category T **Training Member**

Ex-DRF members whose staff wish to continue with CertDR training.

Category S **Special Member**

Honorary member chosen by the DRF Board for services to DRF.

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 B2	Not applicable until move to Category B
Category C	Must 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 Category B status must be applied for.
Category F	No inspection
Category G	DRF may require inspection which has to be paid for.
Category T	No inspection
Category S	No inspection

Membership Benefits

- 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' staff are entitled to register for CertDR training. Individual members must register at the time of joining.
- Full members will benefit from a free software package provided by Hitec. The PolicyHub system is a web based secure system which enables firms to ensure all employees receive, understand and sign up to compliance policies.
- Category A and B members will have access to the complaints resolution services.
- Once membership fees are paid, a certificate will be issued and a logo for use on your website and email signatures. This applies only to Full, Introducer and Affiliate members.

Summary

Category	IPA inspection	use of DRF logo	CertDR training	Conference	Private website login
A	✓	✓	✓	2 free tickets	✓
B	✓	-	✓	-	✓
B2	✓	-	✓	-	✓
C	✓	✓	✓	1 free ticket and first choice of exhibition space	✓
D	voluntary	✓	✓	1 free ticket and first choice of exhibition space	✓
E	-	-	✓	-	✓
F	-	✓	✓	50% discount (max 2 tickets)	✓
G	discretionary	✓	✓	1 free ticket	✓
T	-	-	✓	-	-
S	-	-	✓	1 free ticket	✓

Membership Fees

A - Full Member

B – Provisional Member

Please circle relevant classification and turnover

Classification	A1/A2/A3	A1/A2/A3	A1/A2/A3	A1/A2/A3
Annual Turnover	Up to £100k	£100k-£500k	£500k-£2m	Over £2m
Subscription fee	£500 + VAT	£1,000 + VAT	£2,000 + VAT	£3,000 + VAT

PLUS a Levy on each new case taken on (not on existing book of cases)

N.B. THERE IS A CAP OF £10,000 ON LEVY FEES

Please estimate the number of cases per quarter commencing 1 July 2013	Q1	Q2	Q3	Q4	Total
<u>IVA case</u> (interlinked counts as 1 case) £0.85 per case + VAT					
<u>DMP case</u> £0.85 per case + VAT					
<u>Debt Arrangement Schemes</u> £0.85 per case + VAT					
<u>Trust Deed Cases</u> £0.85 per case + VAT					

PLUS a charge for 2 Mystery Shopping surveys provided by a third party independent organisation @ £300 each (Total £600 per annum).

B2 - Nursery Member

Admin fee: £500

C – Introducer

Please circle relevant classification and 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

£120 + VAT

F - Creditor

No charge

G - Charity

No charge

T - Training Member

£2,000 + VAT

S - Special

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. All fees are subject to VAT.

I confirm that the details supplied on this application are true.

I accept the Code of Conduct and DRF Standards (and any updated amendments thereon) and will ensure that the company/firm/individual abides by its full Constitution, Code of Practice and Standards. (Copies are available for download from the DRF website.)

I further confirm that I will forward all and any correspondence received from the bodies listed on page 4 as and when received.

Full name: _____

Position: _____

Company: _____

Tel no: _____

Fax no: _____

E-mail: _____

Date: _____

Signed (Director or Principle 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
lauren.sanders@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

Proof of FCA Interim Permission*	Yes/No
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 Terms & Conditions*	Yes/No
Copy of DPA Authority	Yes/No
Sample of Website or advertising*	Yes/No
Copy of Complaints procedure*	Yes/No
Relevant correspondence from bodies referred to on page 4*	Yes/No

* Items marked **must** accompany the application form