

**2015-2016**

# DRF Membership Application Form

Membership period: 1 July 2015 - 30 June 2016

*Please complete the form in full 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/FIRM**

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Company Name:

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

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Full name (including any middle names) of partners, directors or proprietors (for unincorporated businesses) and the positions they hold:

NAME	POSITION	DATE OF BIRTH
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
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<hr/>	<hr/>	<hr/>
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Please indicate which individual is specifically responsible for FCA compliance (if such is required) and which individual is responsible for compliance concerning handling client money (if the business handles client money).

Principal trading address:

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Tel no: 

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Fax no: 

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E-mail: 

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Websites: 

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Other trading addresses:

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

- |  |                          |
|--|--------------------------|
| Debt Management Provider               | <input type="checkbox"/> |
| IVA Provider                           | <input type="checkbox"/> |
| Lead Introducer (gives advice)         | <input type="checkbox"/> |
| Lead Introducer (does not give advice) | <input type="checkbox"/> |

Name(s) of Insolvency Practitioner(s): \_\_\_\_\_

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- |                             |                          |
|-----------------------------|--------------------------|
| DM or IVA Introducer        | <input type="checkbox"/> |
| Personal loans (unsecured)  | <input type="checkbox"/> |
| Secured loans               | <input type="checkbox"/> |
| Cheque cashing              | <input type="checkbox"/> |
| Merchandise credit          | <input type="checkbox"/> |
| Home collection             | <input type="checkbox"/> |
| Office payment              | <input type="checkbox"/> |
| Credit broking              | <input type="checkbox"/> |
| Hire purchase               | <input type="checkbox"/> |
| Third party debt collection | <input type="checkbox"/> |
| Prepaid debit card          | <input type="checkbox"/> |
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Which geographical areas does your business cover?

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### 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 (CertDR)? Yes / No

If the answer to the above question is 'No', please explain what training your organisation undertakes in order to meet the FCA 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 FCA would expect appropriate training to be provided as and when necessary.

\* Training courses should be accredited under the Money Advice Service's Quality Framework for Individuals, such as the CertDR.

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## Procedures

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

What Compliance provision do you have? Internal/External

Please describe: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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 FCA CASS guidelines? 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.

Financial Conduct Authority Yes / No

Ministry of Justice Yes / No

Insolvency Practitioners Association Yes / No

Institute of Chartered Accountants (England, Wales and Scottish Institute) 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/trade body/bodies (please list)

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

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Financial Conduct Authority (FCA) interim permission no: \_\_\_\_\_ or full authorisation no. \_\_\_\_\_

How many years prior to 1 April 2014 has the member company/firm held a CCL (consumer credit licence)? \_\_\_\_\_

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

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Do all these names appear on your interim permission/full authorisation? Yes / No  
**(It is only legal to trade under the names on your interim permission/full authorisation.)**

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How did you find out about the DRF?

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**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.**

## DRF Membership classifications are designated as follows:

<u>Business Type</u>	<u>Category</u>
Full Member: Debt Management Provider	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 yet successfully completed the IPA full inspection

**Category B2 Nursery Member**

A 'waiting list' for companies/firms or organisations who do not have FCA interim permission and do not have FCA authorisation. Staff may take the CertDR. An administration fee only is payable for this category as companies/firms/organisations will not be considered a member until FCA full authorisation is granted, at which point they will become a Provisional Member. This must be done within two years.

**Category C Introducer**

Must have FCA interim permission or full authorisation, 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 that has FCA interim permission or full authorisation, or be a sole trader/partnership that has FCA interim permission or full authorisation.

**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 wishes 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.
- Existing 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. New members might be required to pay a fee for this service.
- 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
<b>A</b>	✓	✓	✓	2 free tickets	✓
<b>B</b>	✓	-	✓	-	✓
<b>B2</b>	✓	-	✓	-	✓
<b>C</b>	✓	✓	✓	1 free ticket and first choice of exhibition space	✓
<b>D</b>	voluntary	✓	✓	1 free ticket and first choice of exhibition space	✓
<b>E</b>	-	-	✓	-	✓
<b>F</b>	-	✓	✓	50% discount (max 2 tickets)	✓
<b>G</b>	discretionary	✓	✓	1 free ticket	✓
<b>T</b>	-	-	✓	-	-
<b>S</b>	-	-	✓	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 of £0.85 on each new case taken on (not on existing book of cases)**

**Please estimate the number of new cases per quarter commencing 1 July 2015.**

<i>N.B. THERE IS A CAP OF £10,000 ON LEVY FEES</i>	Q1 Jul-Sep	Q2 Oct-Dec	Q3 Jan-Mar	Q4 Apr-Jun	Total
IVA cases (interlinked counts as 1 case)					
DMP cases					
Debt Arrangement Schemes					
Trust Deed Cases					

**PLUS a charge for a Mystery Shopping survey provided by a third party independent organisation @ £300.**

## 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  
PO Box 878  
Altrincham  
WA15 5LX

or by PDF to [christine.walker@debtresolutionforum.org.uk](mailto:christine.walker@debtresolutionforum.org.uk)

Should you have any membership enquiries, please contact  
[lauren.sanders@debtresolutionforum.org.uk](mailto:lauren.sanders@debtresolutionforum.org.uk) Tel: 0161 905 8372 or  
[christine.walker@debtresolutionforum.org.uk](mailto: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
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