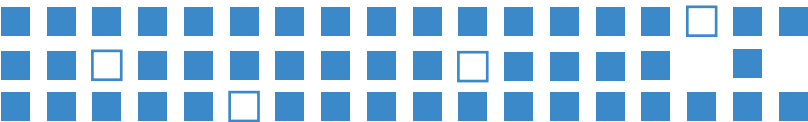




DEBT RESOLUTION FORUM

Promoting Professional Standards



Debt Resolution Forum

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You are receiving this booklet because you are considering entering into a personal debt solution with an organisation that is a member of the Debt Resolution Forum (DRF).

Debt Resolution Forum is a membership organisation for companies, individuals and partnerships who offer personal debt solutions to individuals and who charge for the services they provide.

Our members offer solutions such as debt management plans (DMPs), individual voluntary arrangements (IVAs), debt relief orders and bankruptcy advice and support. DRF members operate across the United Kingdom and our Scottish members (as well as a number of our English and Welsh members) give advice on solutions that are only available to Scottish residents, like protected trust deeds and debt arrangement schemes.

DRF members commit to high standards of advice and conduct, ensure their staff are appropriately experienced and trained and provide consumers with a conciliation and complaints service that can help resolve disputes the DRF and its members.

DRF members are monitored, on-site, every year to ensure that they meet our standards. The monitoring is conducted by the Insolvency Practitioners Association, a government-trusted regulator which is independent from the DRF.

How we can help you

If you see our logo on a website or an advertisement or in the communications you get from a debt solutions company you can be confident that the company has been checked for compliance to DRF standards in the last 12 months and has met or surpassed them.



If you need to complain about a member's conduct you can use our conciliation procedure or (if considered appropriate) our complaints committee to have your case examined and to try to provide a solution to your problem. Our aim is to help you drive standards in our industry even higher.

Our complaints committee has a majority of members that are independent from the DRF's membership.

Using our complaints procedure will never stop you using other routes to complain if you are dissatisfied with the outcome - you can always exercise your right to complain to the Financial Ombudsman Service for Debt Management Plans, or your Insolvency Practitioner's (IP's) regulator for IVAs. Our members are obliged to help you do so.



Who are our members?

Our members are companies, individuals or partnerships who charge a fee for personal debt solutions. They are all authorised and regulated by the Financial Conduct Authority. They have all shown they have met the standards in our Code of Conduct by submitting and passing an independent inspection on their policies and procedures.

A full and up to date list of our members can be found on our website, here:

www.debtresolutionforum.org.uk/members.php

Our code

The DRF's code requires members to meet or exceed every standard that law or regulations requires from them and then go above and beyond those standards.

The standards met include the previous OFT's Debt Management Guidance and the current FCA rules for debt counsellors and debt adjusters.

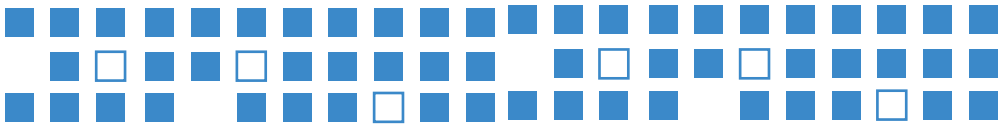
Our code is here:

www.debtresolutionforum.org.uk/resources/drif-standards.pdf

Areas where we impose standards on our members include:

- Fees and charges
- Handling your money properly
- Advertising and promotion of members' products and services
- Training of staff to competent levels and maintaining that level





If you need to complain

If you need to complain about a DRF member then you should always complain to the member first and go through their complaints procedure (which should meet the standards set by the Financial Ombudsman Service).

If the member's complaints scheme leaves anything unresolved, you can use the DRF's conciliation and complaints scheme. If you remain unsatisfied you will still be able to use the Financial Ombudsman Scheme for Debt Management Plans or your IP's regulator for IVAs.

Making a complaint

We record and monitor all the complaints we receive about our members.

Customers of DRF members, their representatives, creditors and DRF members can make a complaint about a DRF member.

Contact details for members companies can be obtained by viewing the list of members on the DRF website or by enquiry to the DRF office on 0161 905 8372. Members' websites and literature must provide DRF contact details for clients or others wishing to use the DRF complaints procedure.

Should you not be able to resolve the complaint directly with the member, a complaint form can be obtained from the DRF website:

www.debtresolutionforum.org.uk

or by emailing complaints@debtresolutionforum.org.uk.

Complainants can also obtain a copy of the complaint form by writing to:

Debt Resolution Forum
Third Floor
Nelson House
Timperley
Altrincham
Cheshire
WA14 5BZ

or by telephoning 0161 905 8372.