

## Debt Resolution Forum

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).

The 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, individual voluntary arrangements, 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.

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 with DRF standards in the last 12 months and has met 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. Not only do we hope that this should help you, but it helps drive standards in our industry even higher.

Our complaint's 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 and our members are obliged to help you do so.

## Who are our members?

Our members are companies, individuals and partnerships who charge for personal debt solutions, who have an appropriate consumer credit licence from the Office of Fair Trading (OFT) and who have shown they have met the standards in our code by submitting to an independent inspection. A full and up to date list of our members can be found on our website, here: [www.debtresolutionforum.org.uk/members.php](http://www.debtresolutionforum.org.uk/members.php)

## Our code

The DRF's code requires members to meet or exceed every standard that law or regulation requires from them – and then to go above and beyond these standards. The standards met include the OFT's Debt Management Guidance. Our code is here: [www.debtresolutionforum.org.uk/resources/drif-standards.pdf](http://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 our services
- Training our staff

## 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 members' complaints procedure leaves things unresolved, you can use the DRF's conciliation and complaints scheme. You will still be able to use the Financial Ombudsman Scheme if you remain unsatisfied.

## 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.

If not known, the DRF contact at the member company can be obtained by viewing the list of members on the DRF website or by enquiry to DRF's 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](http://www.debtresolutionforum.org.uk)

or by emailing [complaints@debtresolutionforum.org.uk](mailto:complaints@debtresolutionforum.org.uk).

Complainants can also obtain a copy of the complaint form by writing to The Debt Resolution Forum, Third Floor, Nelson House, Timperley, Cheshire WA14 5BZ or by telephoning 0161 905 8372.