

Frontline Client Leaflet

The Debt Advice Process

We start by listening to you about what you would like us to help you with. We will then talk through your circumstances with you, gather contact details and other essential information and then work through the following steps (these may take several appointments):

1. We will begin by looking at your income and making sure you are claiming everything you are entitled to. We will also discuss any other ways you may be able to get additional income.
2. We will then move on to looking at your bills and other things you have to pay, i.e., regular expenditure. We will look at whether there are any areas of expenditure that can be reduced, especially if there are any items of expenditure that may be considered unusually high by creditors.
3. Next, we will look at your debts and split them into priority and non-priority debts. Priority debts are those that have the biggest consequences if they are not paid. We will deal with these debts first. We will at this stage take any emergency action that is required to prevent any serious consequences that could result from non-payment of the priority debts. We may also write to all or some of your creditors (companies you owe money to) or their debt collectors asking for information and requesting they hold off from taking recovery action.
4. We will then produce a budget – a financial statement that summarises all the information about income, expenditure and debts from Steps 1 to 3.
5. Once the financial statement is drawn up, the different options available to you given your circumstances will be discussed with you. We aim to agree together the best way forward, but the final decision regarding the next step will always be in your hands.

In general we will assist you with your debt problems until the problems are resolved, though you may choose to withdraw at any time. However, Frontline may withdraw its services from you if you don't comply with the 'What We Expect From You' section below. Please note that there is no set period after which we will withdraw our support; we will assist you until you no longer require our help.

The Services We Offer

The debt options leaflet that your adviser will give you summarises all the possible options that are available to deal with personal debt problems. We are not able to assist with all the options, but where we agree with you that the best option for you is an option that we cannot assist you with then we will refer you to an organisation that can assist with your chosen option.

*Debt options we **CAN** assist with:*

- Informal Arrangements, including pro-rata payments, full and final settlements, moratoriums (temporary hold-offs) and write offs
- Debt Relief Orders (DRO)
- Bankruptcies

- Administration Orders

*Debt options we **CANNOT** assist with (but can refer you for help with):*

- Debt Management Plans (DMP)
- Individual Voluntary Arrangements (IVA), including Fast-track Voluntary Arrangements

If you have a reasonable complaint with one of your creditors, then we can also help you to resolve it.

What You Can Expect From Frontline

- We will act with honesty and integrity, having your best interests at heart at all times and treating you with politeness and respect.
- All advice given will be based on your own individual circumstances.
- All advice given will be free, impartial, non-judgmental and confidential (subject to any legal or regulatory disclosure requirements).
- We will contact your creditors to ensure they know what is happening and will negotiate reduced payments whenever appropriate.
- We will review your debt solution and any offered payments whenever you inform us of a change in your financial circumstances or if a creditor asks for a review.
- If either DRO or bankruptcy is an appropriate option, we will discuss the process and implications with you and provide you with a dedicated fact sheet/guide.
- Should we encounter an issue outside of our expertise, we will work with you to find an agency that can help.
- We will discuss with you all applicable options for dealing with your debts, enabling you to choose the option that you are comfortable with.
- If you wish, we can make copies of all correspondence between us and your creditors available to you.
- We will give you a written summary of your chosen debt solution and/or any other advice given.

What We Expect From You

- You will provide all relevant documentation when requested to do so.
- You will be open and honest with us and will treat our advisers with politeness and respect.
- You will attend appointments as arranged or give us prior warning if you can't attend.
- Once any payment plan is set up you will be responsible for making the payments and letting us know if you are unable to do so.
- You will inform us if there are any changes to your financial circumstances.
- You will give or send us any correspondence you receive from your creditors.
- Should Insolvency be the chosen option, then you will be responsible for paying any fees, though we will look at possible ways of helping you raise the funds.
- You will make every effort to avoid building up additional debt while we are advising you.
- Finally, you will let us know if there is anything you are unhappy about regarding the service you receive from Frontline.

Additional Information

We would like to draw your attention to the fact that your credit rating may be adversely affected by our involvement in your case, as it could lead to defaults being registered if you've broken the terms of the credit agreement and your creditor decides there's no way you can get back on track. If you agree for us to order a copy of your credit file, then this may alert creditors to your current address. Our contacting your creditors will alert them to your broader debt problems, but will also show them that you are taking steps to find a solution. Please be aware that banks may seize any money you have in one of their accounts, or they may reduce your overdraft facility, but we can discuss steps you can take to avoid any such consequences.

Complaints Procedure

We hope you never feel the need to complain about our staff or service, but we do take any complaints very seriously.

We want to:

- make it easy for you to raise your complaint;
- listen to your complaint;
- consider how you would like us to resolve your complaint;
- and make sure you are satisfied with how your complaint is handled.

How and where to complain:

You can raise your complaint by:

- ❖ contacting the branch office manager;
- ❖ e-mailing details of the complaint to complaint@frontlinedebtadvice.org.uk;
- ❖ writing to our registered office (see the address at the foot of this document).

If we do not respond within eight weeks or your complaint is deadlocked, then you have the right to refer the matter to the Financial Ombudsman Service. Their contact details are:

Telephone: 0800-023-4567

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

Address: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

We hope all our clients will feel that they have benefited from the services we provide. However, if you do feel unhappy about anything, please don't hesitate to let us know.

Please remember that we will assist you in any way we can. However, your accounts are your responsibility, and it is up to you to keep in contact with us until your financial difficulties have been resolved.

Data Protection and Confidentiality

Your personal information may be kept as a manual or electronic record in any of the following secure locations: locked filing cabinet, encrypted on a computer, USB stick or online storage system. You

have the right to see this information on request. It will be kept for 6 years from the date of the last action on the file and then securely destroyed. Frontline will do its best to ensure that all information we keep about you is accurate. To this end, we would be grateful if you could keep us updated regarding any changes in your personal circumstances, and we will update our files accordingly.

We will only collect and share relevant information with creditors and authorities for the purpose of resolving your budgeting, debt or benefit problems, unless specifically requested. As we are a regulated service we may also disclose information to meet our legal or regulatory obligations. Information may be shared with other advisers within Frontline to ensure we provide the best service and to help with training. Information may also be shared anonymously with trusted external experts in the debt, benefit and housing fields. Any feedback and outcomes may be used anonymously in funding applications and publicity material.

If you require any more information please take a look at our Privacy Notice on our website – www.frontlinedebtadvice.org.uk or request a paper copy from your Adviser.

Local Contact Details:

The contact details for the branch of Frontline Debt Advice that is assisting you are as follows:

Name & Address:

Swaythling Frontline Debt Advice
284-286 Burgess Road
Southampton, SO16 3BE

Telephone Number: 02380 552866, 07977 175949(on Whats App too)

Email Address:

Website:

You can find further details about Frontline Debt Advice on our website at:
www.frontlinedebtadvice.org.uk

Your Adviser:

Your Frontline Reference:

Frontline Debt Advice (UK) is a Company Limited by Guarantee, registered in England, No. 7136786

Registered as a Charity with the Charity Commission for England and Wales, No. 1134908

Frontline Debt Advice
c/o 3 Counties Church
King's Road
Haslemere
GU27 2QA

Licensed by the Financial Conduct Authority (FCA) to provide Debt Adjusting and Debt Counselling, No. 694921