

Working arrangement with clients

The working arrangement between you and us (Trinity Money Advice Leicester ("TMAL")) is set out below. It is not intended as a legal document and either you or we may withdraw from the arrangement at any time.

1. There will be no cost to you in relation to advice, contacts, or work that we do on your behalf. If there are cost implications with any outside agencies, these will not be incurred without your prior agreement.
2. All the work we undertake on your behalf is fully detailed and recorded in your case note file and you may have a copy of this at any time. This file is confidential to you and our advisers only, subject to our confidentiality policy.
3. We have Policy documents comprising Constitution, Code of Practice, Equal Opportunities, Confidentiality and Complaints Procedure. Copies of these are available on request at any time. The Complaints Procedure is summarised overleaf.
4. We will work with you to gather the information to produce a Common Financial Statement that, once approved by you, will be sent to your creditors.
5. We will correspond with creditors on your behalf. We must tell you that:
 - a. Contacting or negotiating with creditors and/or failing to meet contractual payments may affect your credit rating;
 - b. Creditors are not obliged to accept reduced payments or to freeze interest, and repaying a debt over a longer period may increase the total amount to be repaid;
 - c. Creditors may continue collection actions. These actions may incur costs that are added to the existing debt;
 - d. It is important to meet repayments on priority debts including mortgage, rent, council tax, fines and utility bills.
6. We will provide you with copies of all letters we receive from, and send to, creditors.
7. We ask you to send us copies of any correspondence that you receive from your creditors and to tell us if you have any contact with them.
8. We ask you to inform us if you are unable to attend any meetings arranged between us. If you fail to attend 3 consecutive appointments and do not inform us of the reason, we reserve the right to close your file.
9. We ask you to tell us if you have previously received, or are currently receiving, advice about your current debts from any other Advice Agency.
10. We reserve the right to cease this arrangement should you choose not to follow our advice.

Signed

Signed as received

Name of debt adviser.....
On behalf of Trinity Money Advice Leicester

Client name.....

Date.....



working in association with
community money advice

Trinity Money Advice Leicester is part of Holy Trinity Church, Leicester
Registered charity number 1132601

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Summary of the Complaints Procedure

1. If you wish to make a formal complaint, it should be made in writing. We will acknowledge receipt of the complaint within one week.
2. If you are unable to put your complaint in writing, we will offer you an interview with an adviser to put your complaint in writing. You will be asked to sign the statement indicating your agreement with the contents. You may instead choose to work with a third party at this stage or at any stage throughout the process and we can provide a list of potential advocates if required.
3. We will invite you to speak to the volunteer concerned in the first instance, either in person or by phone. We will keep a written record of the conversation. Every effort to resolve the complaint will be made at this stage.
4. If you remain dissatisfied, your complaint will be passed to the TMAL Manager. You will be offered an interview with the TMAL Manager and another member of the Management Team.
5. You will receive a written response within 21 days of the interview, outlining what investigations have been carried out and what action, if any, is proposed to resolve the matter.
6. If a response by letter is inappropriate, you will be offered an interview within 21 days with the TMAL Manager to provide the response verbally. A written record of this interview will be kept.
7. If your complaint involves a volunteer, they will be offered the opportunity to put forward their account, either by written statement or verbal presentation.
8. If your complaint involves the TMAL Manager, it will be referred to the other members of the Management Team and the above procedure will be followed.

