

EuroDebt Client Charter

Thank you for choosing **EuroDebt Financial Services** to help you resolve your financial problems. As part of our commitment to serving you we promise:

- to act only in your best interests at all times
- to provide you, on request and free of charge, with a copy of our Code of Practice
- to comply with all applicable law
- to keep your information in strict confidence and disclose it, only as necessary, to manage your Debt Management Plan, to provide any other services or information about such services as you may have requested from us, or for the investigation of any complaint you may make
- to comply with the Office of Fair Trading's (OFT) Debt Management Guidance Notes of December 2001 (as updated in September 2008)
- to ensure that all our employees and advisors are fully trained to provide the service you deserve and that they are aware of and comply with our Code of Practice and the OFT's Guidance Notes
- to ensure that all our employees and advisors are fully trained to deal with vulnerable Clients
- to keep you informed of the outcome of negotiations with your creditors and of any significant developments thereafter
- where a plan has been agreed, to tell you the balance owed (or if an accurate figure is not known the best estimate), the period of payment needed to clear your debts, the fees payable to us and a statement of payments made to creditors on your behalf
- to provide you, on request, with a current statement of your position or no less frequently than monthly once you are on a EuroDebt plan
- to keep the money you pay to us, other than your initial Instruction Fee, in a separate client account and to pay it to your creditors within five working days of clearance
- to review your plan at least annually or whenever there is a material change in your financial position or one of your creditors requests a review
- in the event that you withdraw from the plan, to refund to you any money intended for your creditors which has not already been disbursed by us and inform your creditors within seven days that we are no longer acting for you
- to return copy documentation to you at the end of your plan should you so require
- to deal with any complaint in accordance with our written complaints procedure (see overleaf) a copy of which is available on request in writing or by telephone
- to co-operate with local consumer advisors or anyone appointed by you to act on your behalf with your written authority

If you have a complaint

We are committed to providing Debt Management Services of the highest quality and we take any complaint about our service very seriously. If you feel that we haven't lived up to your expectations in any way, we would like to know so that we can promptly address your concerns. We are dedicated to reaching an equitable solution and a speedy redress to any material complaint. We shall address all complaints using our absolute discretion to determine the admissibility of the complaint and any action to be taken.

EuroDebt and its Regional Advisors (who are individually licensed) have an integrated written Complaints Procedure. To raise your concern or complaint, please follow our 3 step procedure, detailed below.

Step 1 – Let your usual point of contact know

Inform us of your concern and how you think it could be resolved by:

1. Calling your Personal Case Manager on 0845 362 6131 Monday to Friday 9.15am to 9pm

2. Writing to:

Client Services Manager
7 Franklin Court
Stannard Way
Priory Business Park
Bedford MK44 3JZ

3. Contacting your Regional Advisor, if you have recently had a home visit

We'll do all we can to resolve your complaint by the end of the next business day. If we can't do this, we'll write to you within five working days to tell you what we've done to resolve the problem, or acknowledge your complaint and let you know when you can expect a full response. We'll also let you know the name and contact details of the person or team dealing with your case.

Step 2 – Follow up

To follow up your complaint with our Complaints Administration team you can:

1. Ask the person you raised your complaint with to refer the matter to them;
2. Write to the Complaints Officer at the address above.

Step 3 – Financial Ombudsman Service

If we haven't issued our 'final response' within eight weeks from the date you first raised your complaint, or if you remain dissatisfied with our response, you can ask the [Financial Ombudsman Service \(FOS\)](#) for an independent review. FOS will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help. You have to register your complaint with FOS within 6 months of raising your original concern with us.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 1800