



Debt Free Advice



Debt Free Advice is a partnership of charities working together to provide free, impartial money advice. Each year, we support over 20,000 people with their debt and money worries who rate us as “Excellent”



What you can expect from us:

- ✓ Our service is always free at the point of delivery to clients. This is possible as our advice is fully funded by the Money and Pensions Service
- ✓ We will help you to explore your debt problem
- ✓ We will complete an income and expenditure form to understand your finances
- ✓ We will look for ways to increase your income and reduce your outgoings
- ✓ We will explain the debt options you have and how they will affect you
- ✓ We will keep you informed of any action we take and the progress of your enquiry
- ✓ Please note that we do not provide support with court forms or court representations. We will refer you to legal professionals to help with these matters.

What we expect from you:

- ✓ You will attend all appointments we arrange for you (or let us know as soon as possible if you cannot)
- ✓ You will let us know if there is a change in your circumstances that may affect your case (such as you lose your job, someone joins the family, you move home)
- ✓ You will provide all information and evidence that your advisor asks. For example; evidence of your income, spending and debts - failure to do so may mean our advice is not correct.
- ✓ If you have an advisor acting on your behalf, you will not negotiate directly with creditors before discussing it with your advisor
- ✓ You will not borrow more money or enter into a new credit agreement
- ✓ If you do not wish us to act on your behalf you will tell us you no longer need our help

Confidentiality and consent...

The records we keep are for the use of this Debt Free Advice only. We will not tell anyone about your enquiry and we will not pass any information on to any third party without your permission. The funder and their agencies may from time to time assess our work to ensure we are providing a high quality of advice (if you do not wish your files to be checked by our funders please let your advisor know).



### Case closure...

We will close your case if:

- ✓ A strategy we have assisted you with is up and running successfully
- ✓ You disengage with the advice process
- ✓ You advise us that you no longer need our assistance
- ✓ We have provided you with advice and directed you to available resources
- ✓ We have referred you to another organisation to help you further
- ✓ We are not able to provide a service to you

### Extra help...

Do you need any extra help, for example, sign language, large print or an interpreter service?

If so, please let your advisor know.

If you have any questions about the content of this information sheet, please speak to your advisor

### Referral and signposting...

In some circumstances we may refer you to another agency for further help. This may be within the same service we provide or outside of it. We only refer and signpost to agencies that have a good record of providing a high quality of service.

### Please note...

Wherever possible we will give you the information and resources you need to resolve your debt problem. If the complexity of the problem, or your personal situation, means you are not able to deal with every aspect of your case, we may be able to provide ongoing support for the issues with which you need our help.

Your advisor will help you access a debt solution, guide you to self-help material enabling you to resolve your issues, or refer you to another agency who is best equipped to help you.

Our help may not stop some of the creditors' actions and whilst we are supporting you, Creditors may continue to add interest and charges to your debt.

Your credit rating could be affected if you enter into a payment arrangement or insolvency solution

Your advisor may agree actions with you, it is your responsibility to complete these.

### Financial Conduct Authority and complaints...

Our advice service is authorised and regulated by the Financial Conduct Authority (FCA). If you are not happy with the service provided to you, please follow our complaints procedure which can be found at [www.debtfreeadvice.com/complaints](http://www.debtfreeadvice.com/complaints)

If you are not happy with our final response, you can take your complaint to the Financial Ombudsman Service. Further information can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).



### Contact us...



Give us a call...  
0800 808 5700



Drop us a WhatsApp message...  
0800 808 5700



Use our web chat service...  
[www.debtfreeadvice.com](http://www.debtfreeadvice.com)



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