

## **MoneySolve Client Charter**

As part of our commitment to serving our customers, we promise:

- To act in your best interests, offer all-round debt advice based upon your circumstances at any point in time and to be transparent and fair in all of our dealings with you. We will discuss the full range of options available to you, including the benefits and risks of each option that you qualify for
- To comply with all applicable law
- We will only use your information as set out in our privacy policy and data protection statement. Your consent will be sought for use of your information for any other purposes and this will be held on your record to comply with the FCA handbook and their Principles of Business
- To ensure that all our staff are trained to deal with vulnerable clients
- You 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 to provide you with a statement of payments made to creditors on your behalf
- To provide you with access to a current statement of your position at least monthly, once you are on a Debt Management Plan (DMP)
- To keep the money you pay to us, in a separate client account and to pay it to your creditors wherever possible within five working days of clearance
- To review your plan at least annually or whenever there is a material change in your financial position. If after the review of your circumstances it becomes apparent that an alternative debt solution may be in your best interests then any fees associated with switching debt solution will be fully explained in accordance with the FCA requirements
- 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, a copy of which is available online
- To co-operate with regulators, local consumer advisors or anyone appointed by you to act on your behalf with your authority
- To disclose, on request, our licensed business introducers or service partners including any commissions or fees payable to or from them. We will always seek your informed consent when you or your personal data is transferred to or from a third party or one of our associated companies