

UR CoP Workshop Response

Thank you for sending through the notes from the recent UR workshop, and for the work involved in pulling together all the discussion from the day.

In my work with a free debt management service there are many aspects which are particularly pertinent to the clients I would see. The majority of my clients would be classed as vulnerable and as they are accessing the service we provide, they are also in debt.

Some key aspects would definitely be

- the need for language to be kept simple, for ease of understanding
- to work towards a greater knowledge about the switching of accounts for consumers from one supplier to another
- a standardised definition of debt used by all suppliers and made known to consumers
- a standardised format for bills
- paper bills available to all and an opt out procedure for those who can access bills online, as many of the clients I see for example are elderly and do not use the internet or others may not have internet access due to financial constraints
- the issue regarding complaints (definition, recording and handling of) needs to be clarified and again standardised between suppliers
- ensure consumers are signposted to relevant advice agencies if they are struggling financially, the onus is then on the consumer to access the necessary support
- making consumers aware of codes of practice