

## **CSA ADDS SUPPORT SECTION FOR CONSUMERS IN NEW-LOOK WEBSITE**

Consumers worried about debt can now put their questions directly to the people who know best – the collectors represented by the Credit Services Association (CSA).

The CSA has completely redesigned and redeveloped its website to reflect changing industry needs, as well as a need to be more consumer-facing, according to the CSA's Executive Director, Kurt Obermaier: "There is a great deal of misinformation on a number of sites established to apparently 'help' the consumer when in fact all they often achieve is to make an already difficult situation worse," he says.

"We decided that being on the front-line of debt, we were the ones best placed to give consumers the facts about debt collection, how the industry works, how they can work through their debt and how they can make an uncomfortable situation less painful for all concerned."

Much of the help is channelled through 'Lucy', an imagined 'advisor' who will answer consumers' questions via a dedicated 'LucyKnows' feedback area. Specific comment is complemented by more general feedback given to the most frequently asked questions in the FAQ section. "If a consumer is not able to find out what they need to know within the FAQs, then they can approach Lucy for specific assistance," Kurt continues.

"Lucy's response will then be posted (usually within 24 hours) and added to the FAQ section that is then refreshed and updated, and of help to the next consumer who might have the same or similar query."

The Consumer pages of the website can be found at <http://www.csaconsumer-uk.com> and includes:

- Information about debt collection
- The standards expected by collectors adhering to the CSA code of practice
- How and where to get free debt advice
- How and where to make a complaint

The new website is one of a series of measures launched by the CSA in recent months to help consumers including a new 30-day breathing space for debtors working through recognised advice groups, an extensive number of new 'fact sheets' explaining how the industry works, and revisions to its code of practice to further tighten regulation.

In return the industry is calling for access to the full electoral roll to reduce the incidences of 'mis-tracing', and clearer direction on the implementation of the Consumer Credit Act 2006 that has left many, not least the government that voted for it, confused as to what is required.

As well as a new consumer section, the website also has dedicated pages for the Debt Buyers and Sellers Group, and information on qualifications, training and career advice.