



NEW DEBT GUIDES TO HELP CONSUMERS

Guides look at issue of intrusive collections and accredited advice groups

(June 1st) A second wave of consumer advice guides explaining the workings of the debt collection industry is to be published by The Credit Services Association (CSA) this week.

The new guides include specific advice around intrusive collections, and what to do if the consumer has genuine cause for complaint. A specific sheet has also been devised in the light of the new 30-day breathing space agreed between the CSA and BERR granted to all debtors seeking help from accredited debt advisors.

The guides have been published to coincide with the increasing volume of debts now being put out for collection, heightened media interest and mounting interest from all colours of the political spectrum. They follow the launch in May of the first five guides including a guide to tracing, the subject of most complaints made about the collections industry.

“The intention is to give consumers greater transparency of how the industry works, and the challenges it faces,” says Kurt Obermaier, Executive Director of the CSA.

The guide on intrusive collections distinguishes between those cases where a debtor has a legitimate right to complain, and others where collectors are acting within their rights and in accordance with a recognised Code of Practice. The guide on the advice sector provides details on all accredited advice groups with whom the CSA has agreed to work to help individuals out of debt.

“We are not shying away from any of the issues or making excuses,” Mr Obermaier says, “but there is nearly always a good explanation as to why a mistake has occurred and it usually comes down to human error.”

A fact sheet that explains the role of bailiffs, who are often confused with members of the CSA, is also published.

The fact sheets now available in the series include:

- The debt collection process
- Tracing
- Debt Sale and purchase
- Commercial collections
- Bailiffs
- Consumer advice groups

- Intrusive collections

A third tranche of fact sheets is currently being developed.

Fact sheets will be available to download from the CSA website – www.csa-uk.com