

Dear Client

You have asked for debt advice from Money Lifeline. This agreement is to help you understand how we can best work together as well as the way we use and store your personal data. All advice offered by Money Lifeline is free and unconditional and will be tailored to your individual needs.

Data collection and storage

All information held by Money Lifeline about you and your circumstances will remain confidential to Money Lifeline and support staff from Community Money Advice (for case management and file auditing purposes). All paperwork will be locked away when not in use and any electronic records will be securely stored in full compliance with data protection legislation.

You are free to see a copy of your case notes and correspondence at any time and your adviser will provide paper copies on request. We would normally store your personal data for a period of six years. However you can request that your data be amended, deleted and/or destroyed subject to any legal restrictions.

Your personal information and financial circumstances will only be disclosed to anyone outside Money Lifeline and CMA support staff with your permission. The details of your creditors will be revealed to other creditors on production of the financial statement. Exceptionally, there are specific circumstances in which we might be legally required to provide information to someone else, such as the police, social services, health workers or other relevant professionals. This might happen if you reveal that you may be about to cause or have already caused harm to yourself or others. If you would like further information about data protection and confidentiality, please ask to see a copy of our Security Policy and Privacy Notice.

Referrals

If, after discussing your situation, we feel it would be suitable to refer you to another agency for assistance we will seek your written authorisation before contacting them or releasing personal information to them.

Initial interview

The initial interview may last up to one and a half hours, during which time follow up appointments will be made as necessary. Following the initial interview, you will be sent a confirmation of advice letter via your chosen method of correspondence, outlining what was discussed and any actions that were agreed.

Credit Rating

As a result of our involvement with your case, your credit rating may be adversely affected. This is because the credit rating agencies will become aware of your financial situation.

Termination of advice

You do not have to follow Money Lifeline’s advice and may stop asking for our advice at any stage. If you decide to do that, please let us know as quickly as possible.

We may end our debt advice to you if:

- It is mutually agreed that further appointments would not be of any further benefit to you
- You fail to keep appointments without giving reasonable notice or explanation
- You are involved in illegal activity or fail to comply with any legal requirements such as ensuring you carry out any actions necessary to prevent benefit or tax fraud
- You take out further borrowing once the advice process begins, without speaking to us first
- You seek advice from another debt advice agency, as two debt agencies cannot advise you at the same time
- You threaten, harass or abuse a member of the Money Lifeline team.

If we cannot return any of your papers to you because we are no longer able to contact you, we may shred them three months after our last contact.

If you ever feel unhappy or dissatisfied with the service you receive from Money Lifeline, or you decide to seek advice elsewhere, please speak to any adviser. If you are still unhappy, please ask for a copy of Money Lifeline’s Complaints Procedure.

Consent

By signing this form, you are agreeing to Money Lifeline holding and processing your personal data. You can withdraw or change your consent at any time by contacting “The Manager” at Money Lifeline using the address or e-mail shown above. Please note that all processing of your personal data will cease once you have withdrawn consent, other than where this is required by law. This will not affect any personal data that has already been processed prior to this point.

For more information about the use of your personal data, please ask for a copy of Money Lifeline’s Privacy Notice.

Your reference number is..... and your debt advisers are
..... and

Signed: Date:

Client Name:

Copy to be retained by client