

## Code of Practice

The service offered by Money Lifeline to the local community is based on the following principles.

The service

- is available to all who might benefit (regardless of their race, religion, colour, gender, sexual orientation, disability or age)
- is independent (not influenced by the interests of any local authority or government department and free from any political bias)
- is free of charge (and without any other obligation)
- delivered in the best interests of the client's situation and circumstances
- offers fair value to all clients through giving each client as much time and as many appointments as they need to be able to make informed decisions as to how best to address their debt issues
- ensures that any risk of additional harm through the debt advice process is understood, evaluated and mitigated against
- communicates in ways that support the client's understanding and equip them to make effective, timely and properly informed decisions
- provides support and services that meets clients' needs throughout the debt advice process
- ensures all aspects of the FCA Consumer Duty is embedded throughout the advice process as well as Money Lifeline's policies and procedures
- is completely confidential (see Security & Confidentiality Policy)
- is given with respect for the individual (recognising their right and ability to make their own decisions)
- is impartial and non-judgmental (the service is offered without making moral judgments about the reasons why the client is in debt)
- is competent, accurate, prompt, fair, honest and diligent in checking facts with documentary evidence.

Money Lifeline aims to be competent in all that we do. That is:

- Advice and information will be accurate
- Action will be prompt
- Money Lifeline's dealings with third parties will be fair & honest
- Money Lifeline will be diligent in checking facts, using documentary evidence where available.

Money Lifeline does not:

- Knowingly assist or encourage fraud
- Knowingly break the law

- Act as a debt collector (we will not seek to recover monies owed to our clients by private citizens or companies)
- Assist a client to sue for damages
- Provide references or testimonials for our clients
- Pursue a course of action a client has requested if we feel that action is unwise (although there is nothing to prevent the client acting on their own behalf or seeking the assistance of another agency).