

## Additional Information

If you have missed repayments on money you owe, this will be reflected on your Credit File. This may mean it is harder for you to be able to borrow more money or you may find it is more expensive to borrow. When working with CMA Hub, your creditors will need to be contacted which will make them aware that you have a debt issue but are trying to do something about it. Some of the options to solve your debt problems do have wider consequences such as being logged on your Credit File. Banks may seize money from your account to repay any debts you have with them or they may reduce any overdraft facility you may have. We are happy to get an adviser from CMA Hub to talk through the implications of this and advise as to the best way to mitigate these consequences. CMA Hub will obtain a copy of your credit file so that they can get a clear picture of your indebtedness.

Insolvency options tend to have longer-term implications on your ability to be able to borrow in the future and these implications need to be talked through with an adviser from CMA Hub to help you understand those implications before any decision is reached.

Along with this leaflet we have given you information on what you can do if you have any comments or concerns about our service as we always welcome any thoughts you may have about how we can improve our service in the future.



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# Client Guide to Connect Support Process

This leaflet has been designed to give you information on the following:

- The whole support process that will enable you to access debt advice
- What you can expect from us
- What we expect from you
- Any implications that being in debt/receiving debt advice can have on your credit rating

What we would like you to know from the beginning is that the support and advice you receive from us and CMA Hub, our free advice provider, is impartial, confidential\* and based on your individual circumstances. We will work with you throughout the whole advice process. There are a number of things that can be looked at and the decision as to the way forward will be up to you, with guidance from CMA Hub.

We are here to guide and support you to access the advice you need, so that you can decide the best way forward to help sort out your personal debt problems.



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## The Support Process

We will start by talking through your circumstances with you, gather your contact details and any essential information and then we will work through the following steps. These may take several appointments.

- 1 In order for a CMA Hub adviser to give you the best help they can, we will begin by looking at your income, making sure you are claiming everything you may be entitled to. We will also discuss with you any other options you may have, to bring in additional income to your household.
- 2 We will then move on to looking at all your essential bills and things you have to pay i.e. your regular expenditure. We will look to see if there is anything you can do to reduce areas of your expenditure. Where possible we will highlight and help to reduce any item of expenditure that might be considered unusually high.
- 3 The next stage will be to input your information into our case management system, Catalyst and sort debts into priority and non-priority. Priority debts are those that have the biggest consequences if you don't pay them. These will need to be dealt with first.
- 4 A CMA Hub adviser will then look at any non-priority debts you may have and they will generate a Standard Financial Statement – a single sheet showing the results of steps 1 to 4 for you as well as giving a copy to all of your creditors so they are aware of your exact financial circumstances.
- 5 Once the financial statement has been drawn up, the different options available to you will be identified by a CMA Hub adviser and your Money Mentor will discuss these with you. We will give you information on the suggested option(s) so you can make an informed decision as to which option you would prefer to take up.
- 6 We will work with you and CMA Hub advisers to ensure whatever option is chosen is acted on promptly and efficiently.
- 7 We will help you draw up a budget and ask you to complete a questionnaire to ensure you are happy with the help and support you have received.

## What you can expect from us

- 1 We will act with honesty and integrity, having your best interests at heart at all times
- 2 All advice given by CMA Hub will be based on your own particular circumstances
- 3 All advice given by CMA Hub will be free, impartial and confidential\*
- 4 We will give you information on any/all options suggested by the advice provider that will help enable you to solve your debt issues, enabling you to choose whatever option you feel most comfortable with
- 5 We will make copies of all correspondence between the Connect centre and creditors available to you should you wish to have copies
- 6 Should you wish, we will give you a written summary of any advice given and the suggested options from CMA Hub as to the best way forward to resolve your situation
- 7 We will ensure you have a copy of your Standard Financial Statement and make more available on request
- 8 We will contact your creditors to ensure they know what is happening at all times and if circumstances change we will keep CMA Hub informed
- 9 We will offer you regular reviews of your financial circumstances
- 10 Should insolvency be an option we will discuss the process & procedure with you and provide you with a copy of a dedicated factsheet and/or guide
- 11 Should we encounter an issue outside of our expertise, we will work with you to find an agency or adviser who can help, in line with our referral procedure

## What we expect from you

- 1 You will provide all documentation when asked
- 2 You will act with honesty
- 3 You will attend appointments or give us prior warning if you are unable to attend
- 4 Once any debt management plan has been set up, you will be responsible for making those payments to your creditors or let us know if you are unable to do so
- 5 You will let us know if there are any changes to your financial circumstances
- 6 Should insolvency be the chosen option, you will be responsible for paying the fees, (although we will look at possible ways of assisting you to be able to afford it)
- 7 You will let us know if there is anything you are unhappy about regarding the service you receive from us
- 8 We expect you to treat us with respect and ask you to be considerate and polite
- 9 We will not tolerate harassment, threats or assaults on our staff and will terminate any support immediately
- 10 If we believe that you have failed to comply with any of your responsibilities, we reserve the right to withdraw our services from you

\* Subject to any legal disclosure requirements