

Received by email

Good afternoon.

Please see below in terms of compliance:

The extent to which you comply with our guidelines.

We intend to comply with all principles and service expectations laid out in the new Debt Codes of Practice guidelines, by:

- Demonstrating that we offer a reasonable range of payment frequencies and methods, for all customers.
- Evidencing the financial support, we can offer to customers and how they can access that support.
- Encouraging customers in vulnerable circumstances to let us know.
- Supporting customers on how to enrol onto the priority service register.
- Being pro-active in communicating to customers in debt using multiple contact channels.
- Signposting customers to independent advice and charities where suitable.
- Explaining the action, we will take if a payment is missed.
- Explaining our debt recovery processes, and when we'll use them.
- Using best practice with credit reference agencies.
- Offering customers, the option to have a 3rd party manage their account.
- Helping customers avoid future charges.
- Advising how to contact us and how to raise a complaint.
- Complying with all relevant legal requirements.

Where you depart from them systematically, the justification for doing so and the evidence.

- We do not offer PSR data sharing today, however, we are looking into providing PSR data sharing in the future. The South Staffs PLC cyber-attack and subsequent customer concern over the security of their data has delayed this project.

The areas where you are planning to change policies, procedures and systems and their implementation timings.

- We are planning to condense our one Codes of Practice document into smaller, more digestible specific Codes of Practice in the future. Aimed at making it easier for our customer to find the information they need when they need it.

Regards,