

As part of Our on-going commitment to serving You, We promise:

- to act in Your best interests, offer all-round debt advice based upon Your circumstances at any point in time and to be transparent and fair in all of Our dealings with You. We will discuss the full range of options available to You, including the benefits and risks of each option that You qualify for and take account of any future changes in circumstances
- to comply with all applicable law
- to only use Your information as set out in Our Privacy Policy and Data Protection Statement. Your consent will be sought for use of Your information for any other purposes and this will be held on Your record
- to comply with the Financial Conduct Authority (FCA) Handbook, Consumer Credit Sourcebook and DEMSA Code of Conduct as amended from time-to-time
- to ensure that Our relevant employees and agents are fully trained to provide the service You deserve and that they are aware of and comply with Our Client Charter and the regulatory regime in which We operate
- to ensure that Our relevant employees are fully trained to deal with vulnerable clients
- to keep You informed of the outcome of negotiations with Your Creditors and of any significant developments thereafter where a plan has been agreed
- to tell You the balance owed (or if an accurate figure is not known the best estimate), the period of payment needed to clear Your debts, the fees payable to Us and to provide You, on request, with a statement of payments made to Creditors on Your behalf
- to keep the money You pay to Us in respect of Your Debt Management Plan in a separate Client Account and to pay it to Your Creditors within five working days of clearance or in sufficient time to ensure that payment is made by the agreed Single Payment Plan date or a date agreed following legal action. Your Single Payment Plan is based upon a monthly distribution to Your Creditors
- to review Your plan at least annually or whenever there is a material change in Your financial position or one of Your Creditors requests a review. If after the review of Your circumstances it becomes apparent that an alternative debt solution (e.g. an Individual Voluntary Arrangement or Bankruptcy) may be in Your best interests then any fees associated with switching debt solution will be fully explained in accordance with the FCA Handbook
- in the event that You withdraw from the plan, to refund to You any money intended for Your Creditors which has not already been disbursed by Us and inform Your Creditors within seven days that We are no longer acting for You
- to return copy documentation to You at the end of Your plan should You so require
- to deal with any complaint in accordance with Our written complaints procedure, a copy of which is contained in this Terms of Business document or is available online at www.moneysavesolutions.com
- to co-operate with local consumer Advisers or anyone appointed by You to act on Your behalf with Your written authority
- to disclose, on request, Our authorised business introducers or service partners (e.g. Insolvency Practitioners), including any referral fees payable to or from them. We will always seek Your informed consent when You or Your personal data is transferred to or from a third party or one of Our associated companies



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