Where to go for help

For more information on the Consumer Codes Approval Scheme and a list of DEMSA code members please visit **www.tradingstandards.gov.uk/consumercodes** or contact:

DEMSA General Secretary
West Point, Westland Square,
Leeds, LS11 5SS

Telephone: 0113 277 7610
Fax: 0113 277 3586

For a copy of the DEMSA Code of Conduct, please visit **www.demsa.co.uk** or email **info@demsa.co.uk**

If you wish to make a complaint to **Trading Standards** visit **www.adviceguide.org.uk** or call **08454 040506**.

Call 0113 277 7610 for more free copies of this publication or to request a different format.

Debt Managers Standards Association Ltd.
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www.demsa.co.uk

Your rights explained

Using a commercial debt management service?

Feel confident when you see this sign

trading standards institute

Dealing with a DEMSA member

Members of the Debt Managers Standards Association Ltd (DEMSA) have signed up to a code that promotes consumers' interests beyond the basic requirements of the law. Companies who display the DEMSA/TSI Approved code logo are offering you reliable customer service.

This company is a member of DEMSA and subscribes to the DEMSA Code of Conduct.

DEMSA is an organisation founded to monitor and maintain high standards in the Debt Management Industry.

All members of DEMSA are bound by the terms of the Code of Conduct established by DEMSA, which covers the following areas:

- clear and truthful advertising
- clear written pre-contractual information for consumers
- provision of clear and fair contract terms
- protection of all clients' deposits or prepayments
- full compliance with all relevant legislation including Financial Conduct Authority rules
- working together with clients to serve the lenders with clear and accurate repayments proposals
- user-friendly complaint handling procedures, including conciliation and independent redress if things go wrong.

If you have a complaint about how your debt management company has handled your case you must, in the first instance, address your concerns to that company.

If the matter is not resolved satisfactorily, refer the matter to DEMSA provided that the dispute is covered by the Code of Conduct. DEMSA has a procedure for handling such complaints which includes the right of referral to the Financial Ombudsman Service where appropriate.

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