



# Charter for the Collection of Debts

- ★ This Charter:
  - sets out our promise about how we will collect debts owed to the Council;
  - explains your obligations with regard to debts owed to the Council;
  - tells you about our complaints policy.
- ★ Staff involved in the collection of debts will at all times keep the promises set out in this Charter and in the Council's Customer Care Charter.
- ★ Where appropriate, the Council will continue to take recovery action, including court action, but will always follow the promises made in this Charter.
- ★ We will update this Charter whenever we introduce improvements to our services.

This leaflet is also available in large print or braille

# Our Promise

- ★ Our bills will give clear information on:
  - what the bill is for;
  - how much you have to pay;
  - how to pay the bill;
  - the availability of help to reduce the bill;
  - who to contact if you have a query;
  
- ★ Our recovery letters will give clear information on:
  - how much you owe;
  - when you must pay the amount owed;
  - what happens if you do not pay the amount owed;
  - the availability of help to reduce the amount owed;
  - who to contact if you have a query.
  
- ★ Staff dealing with the collection of debts
  - will receive training in customer care and debt collection;
  - will be aware of the availability of help to reduce the amount owed;
  - will be given clear written guidance to follow.
  
- ★ We will make information available in our offices:
  - about how to claim a reduction to the amount owed or other benefits;
  - where to get independent advice about your financial position.

# Our Promise

- ★ We will treat everyone courteously, in accordance with their individual needs, and in confidence:
  - we will at all times adhere to our Customer Care Charter;
  - we will speak or write to you in Welsh if this is your wish;
  - we will write to you in large print or Braille if you are visually impaired.
  
- ★ We will encourage people with debt problems to seek independent advice.
  
- ★ We will agree repayment schedules which are realistic.
  - we will take into account your income and your commitments;
  - we will take into account all debts which you owe to the Council or to others;
  - we will take into account any recommendations from recognised advice agencies.
  
- ★ We will ensure that any agents who collect debt on our behalf comply strictly with our detailed Codes of Practice.

## Your Obligations

- ★ You must make every effort to pay any amount owed to the Council.
- ★ You must contact us as soon as you have difficulty in paying any amount owed so that we can try to help you.
- ★ If you receive a letter from us about money which you owe to the Council, do not ignore it. If you do nothing, the position will get worse and the amount which you owe may increase.
- ★ If you make an agreement to pay any amount owed to the Council, you must make regular payments in accordance with the agreement.
- ★ If you are applying for any reductions to the amount owed to the Council, you must return the application form promptly.

## Complaints

- ★ If you have a complaint about the way in which we deal with you, please tell us so that we can investigate and where necessary put the matter right.
- ★ In accordance with the Council's Complaints procedure, we aim to reply in full to complaints within 10 working days. If we cannot reply in this timescale, we will tell you when to expect a reply.