FAIRNESS CHARTER

WE BELIEVE **EVERYONE** HAS THE RIGHT TO BE TREATED FAIRLY

Fairness in Operation

ACCURATE
ACCOUNTABILITY
BALANCED
RESPECT
GOVERNANCE
INDIVIDUAL
OUTCOME

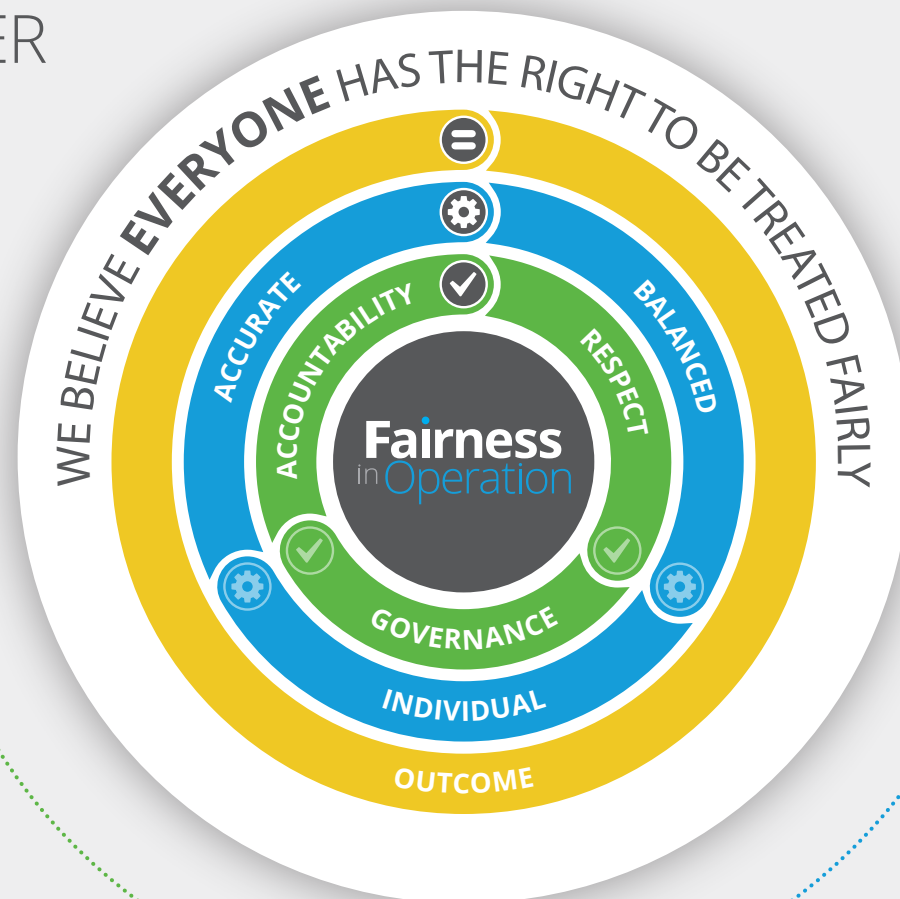## 3 PRINCIPLES

ACCOUNTABILITY
We are accountable for acting legally and responsibly in recovering the debts which are owed to our clients.

RESPECT
We treat people with respect and take our duty of care to our clients, customers and our people very seriously.

GOVERNANCE
We are governed and adhere to transparent policies, processes and charges.

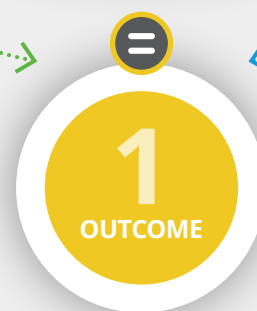## 3 PRACTICES

INDIVIDUAL
We operate a fair, personal and intelligent approach designed around the individual.

ACCURATE
We pride ourselves on delivering an efficient, accurate and high-quality service.

BALANCED
Our services balance the responsibilities and needs of our clients, customers and our people.

1 OUTCOME

DEBT FAIRLY COLLECTED

Our Fairness Framework delivers value to society by ensuring that the debts owed to our clients are fairly collected while helping individuals to free themselves from the burden of debt.

FAIRNESS FRAMEWORK

COURT
ENFORCEMENT
SERVICES.

OUTCOME

PRACTICES

PRINCIPLES

Fairness
in Operation

ACCOUNTABILITY

COMMITMENTS:

We are accountable for acting legally and responsibly in recovering the debts which are owed to our clients. We always:

- abide by the letter and the spirit of the law
- do what we say we will do
- act in a proportionate and fair manner to help customers resolve their indebtedness
- seek to identify and support those who are vulnerable or potentially vulnerable.

ELEMENTS:

- Policies
- Leadership
- Wider societal context
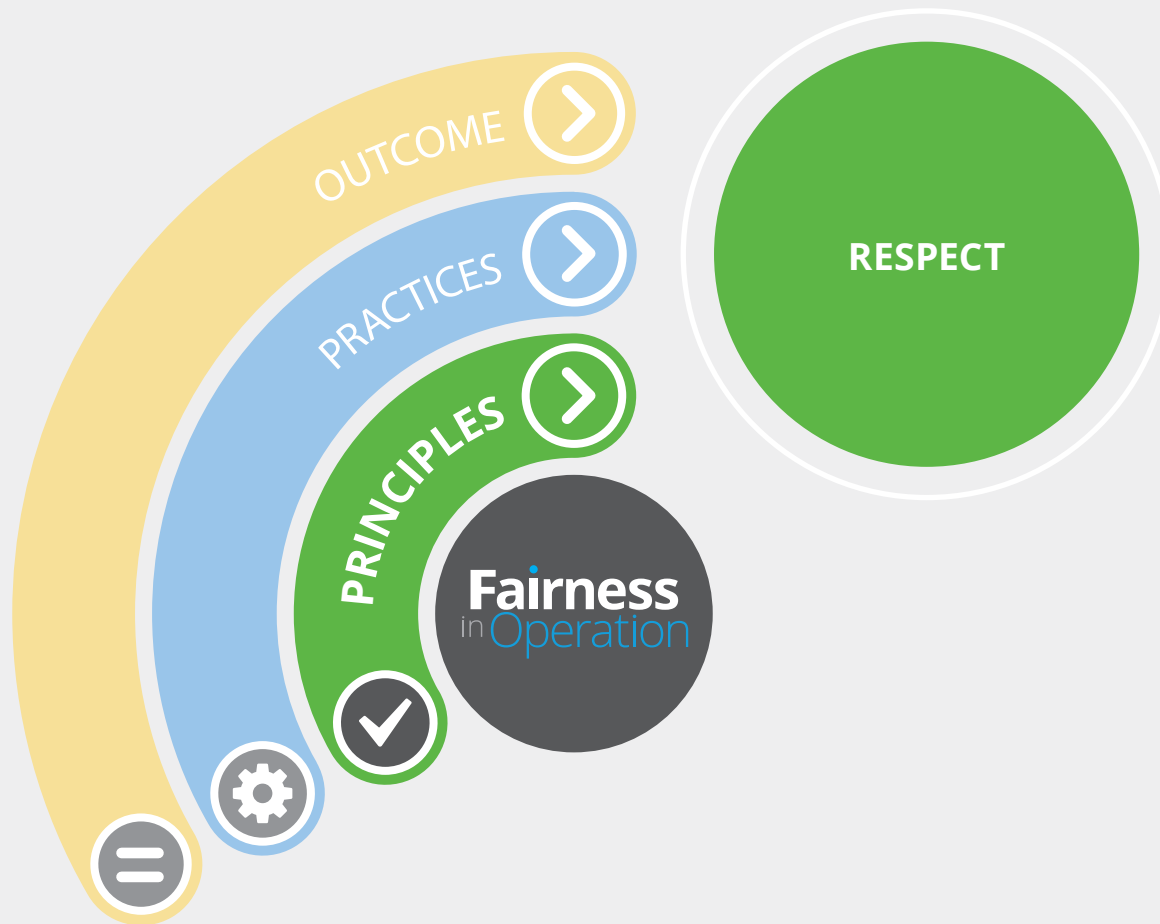- Dialogue
- Ethical standards

ASSETS:

- Values
- Leadership
- Policies
- Performance criteria
- Training & induction
- Industry representation

METRICS (EVIDENCED)**:**

- Annual review
- Independent inspection
- CSR annual report

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FAIRNESS FRAMEWORK

COURT
ENFORCEMENT
SERVICES.

OUTCOME

PRACTICES

PRINCIPLES

Fairness
in Operation

RESPECT

COMMITMENTS:

We treat people with respect and take our duty of care to our clients, customers and our people very seriously. We:

- are accessible and responsive
- listen and communicate calmly, courteously and without judgement
- work hard to identify and differentiate the approach taken between those customers who cannot pay their debt due to vulnerability or hardship; those who are in a position to pay their debt but may need time and support to do so; and those who have the means to pay their debt, but choose not to.

ELEMENTS:

- Vulnerability strategy
- Treating Customers Fairly
- Diversity
- Equality
- Engagement

ASSETS:

- Vulnerability flags (risk factors)
- Policies
- Measurement systems
- Advice links
- Specialists & training

METRICS (EVIDENCED)**:**

- Annual review
- Independent inspection
- External feedback
- Customer Service Excellence
- Investors in People

FAIRNESS FRAMEWORK

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GOVERNANCE
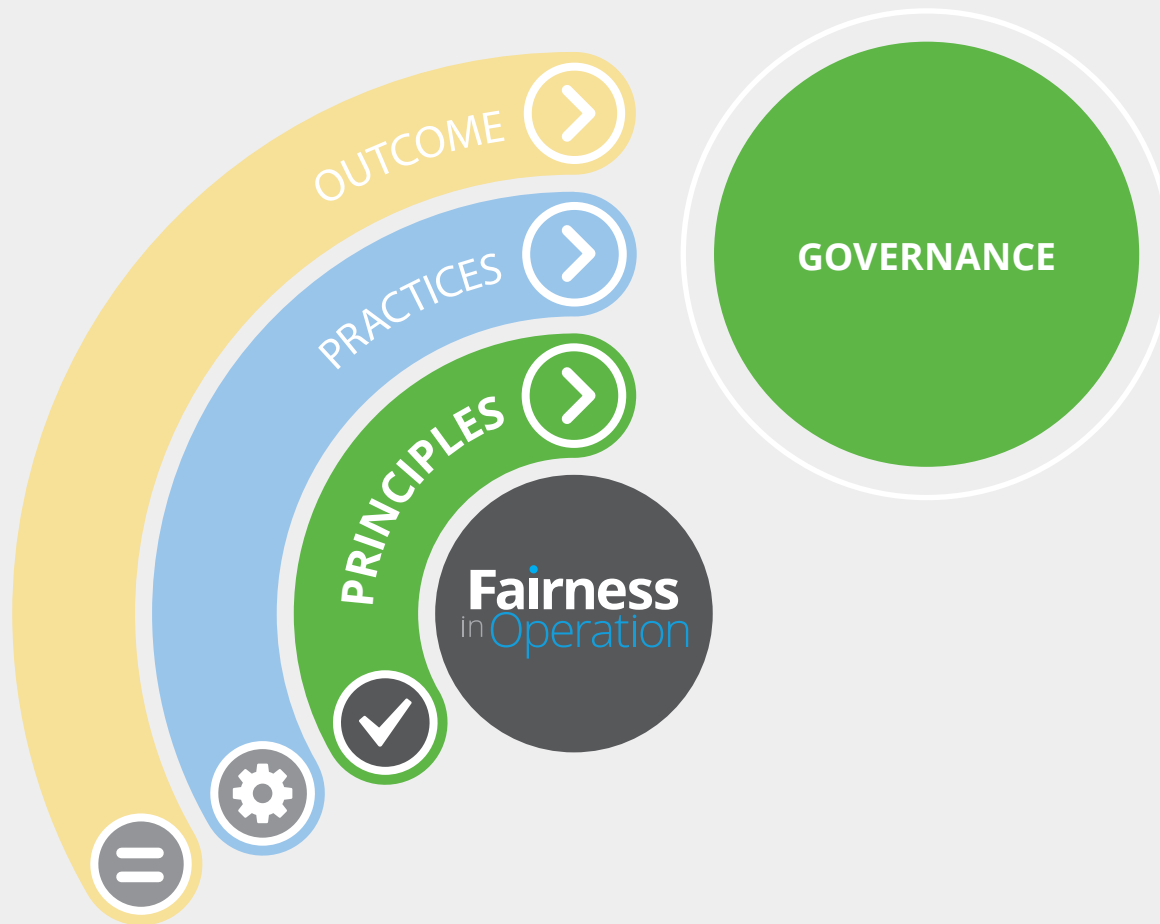
COMMITMENTS:

We are governed and adhere to transparent policies, processes and charges. We ensure:

- our policies and practices are regularly checked for compliance with legislation, regulatory requirements, contractual obligations and professional standards

- our performance is independently scrutinised through the audit and monitoring of our work, reviewed by an Independent Advisory Group (IAG)

- it is easy for complaints to be made and their investigation and resolution is overseen by the IAG.

ELEMENTS:

- Independent scrutiny
- Internal audit
- Conformance
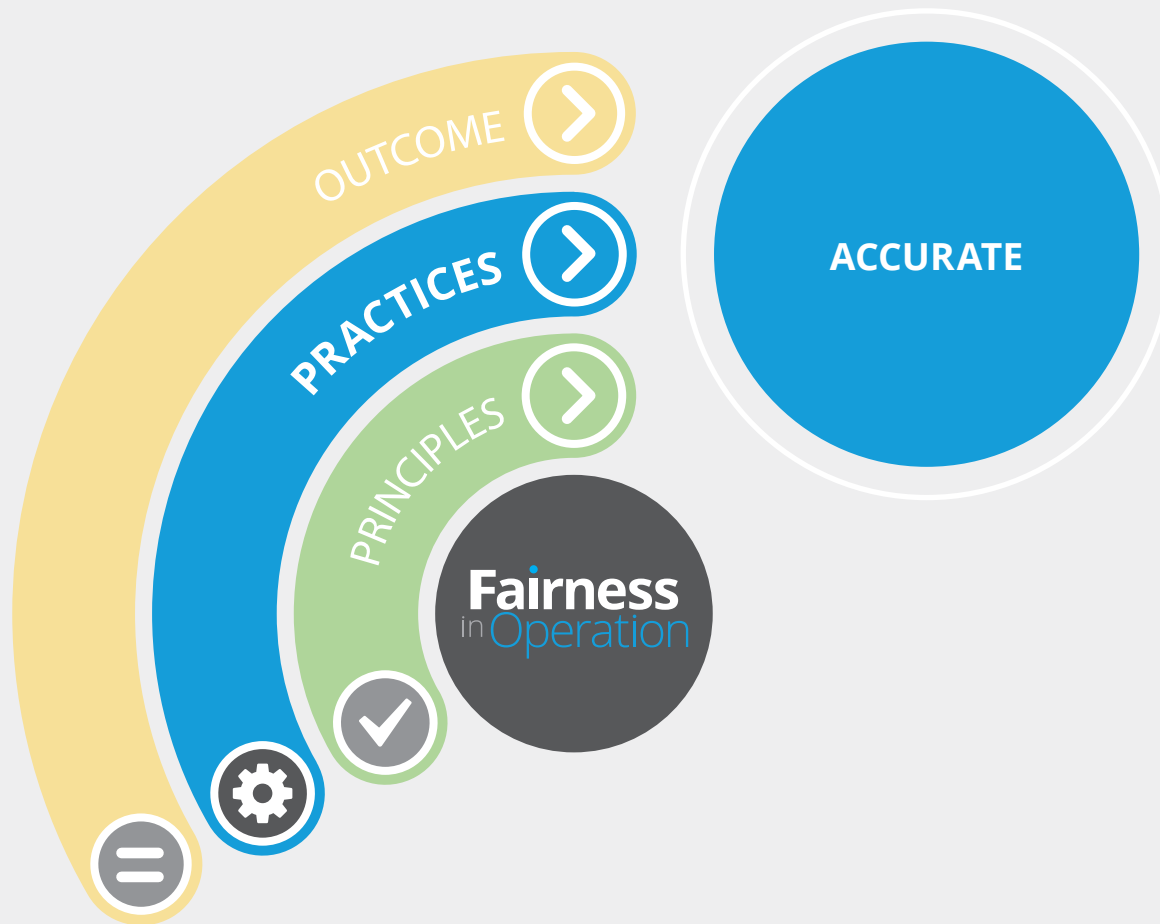- Information security
- Industry oversight

ASSETS:

- Independent Advisory Group (IAG)
- Audits
- Agent certification
- Performance management
- Feedback

METRICS (EVIDENCED)**:**

- Annual review
- Independent inspection
- Industry compliance inspection
- ISO audit

FAIRNESS FRAMEWORK

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Fairness in Operation

ACCURATE

COMMITMENTS:

We pride ourselves on delivering an efficient, accurate and high-quality service. We ensure:

- our proposals and decisions are fair and based on accurate data not open to interpretation bias
- all information we provide is clear and unambiguous
- privacy is respected and data is handled responsibly and compliantly.

ELEMENTS:

- Data sourcing
- Measurement
- Analysis
- Reporting
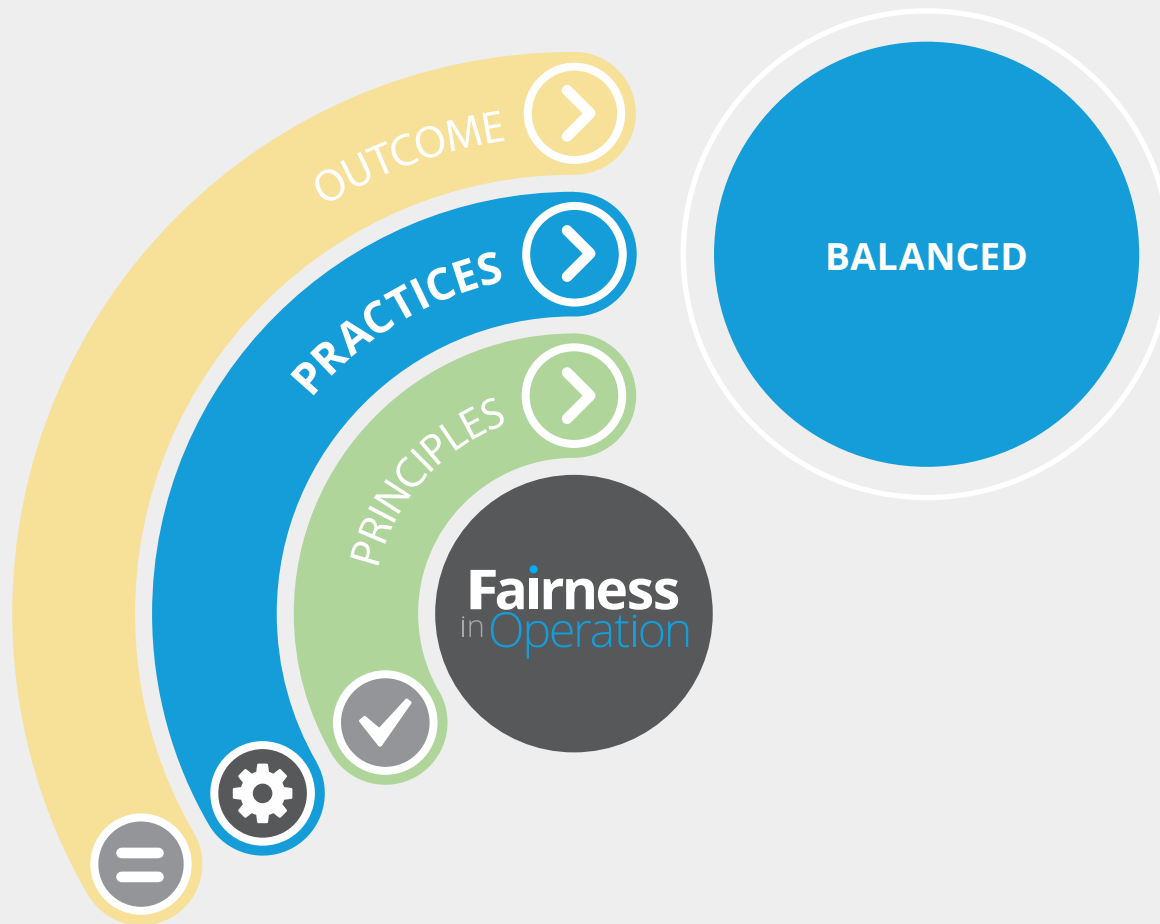- Data protection (GDPR)

ASSETS:

- Data analytics (parallel processing)
- Data insight (live & historic reports)
- Real time automation
- Performance reviews (transactional reports)
- Regression testing

METRICS (MEASURED DAILY)**:**

- Health checks (systems, data & results)
- Exception reports
- Quality audits

FAIRNESS FRAMEWORK

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PRINCIPLES

Fairness in Operation

BALANCED

COMMITMENTS:

Our services balance the responsibilities and needs of our clients, customers and our people. We:

- seek the fairest outcome, striking a balance between effective recovery on behalf of our clients and treating customers fairly and compassionately

- are sensitive to the needs of those who may be vulnerable or potentially vulnerable and provide assistance in line with our 11 Vulnerability Principles, balancing support and the repayment of debt in a sustainable manner.

ELEMENTS:

- Decisioning
- Assessment
- Criteria
- Procedure
- Proportionate response

ASSETS:

- Vulnerability assessment
- SFS Budget Calculator
- Adviser Portal
- Intelligent work allocation
- Performance management
- IAG independent review

METRICS (MEASURED DAILY)**:**

- Industry data checks
- Performance reports
- Peer & client reviews
- Service Quality Dashboard
- IAG scrutiny

IAG – Independent Advisory Group

FAIRNESS FRAMEWORK

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INDIVIDUAL

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in Operation
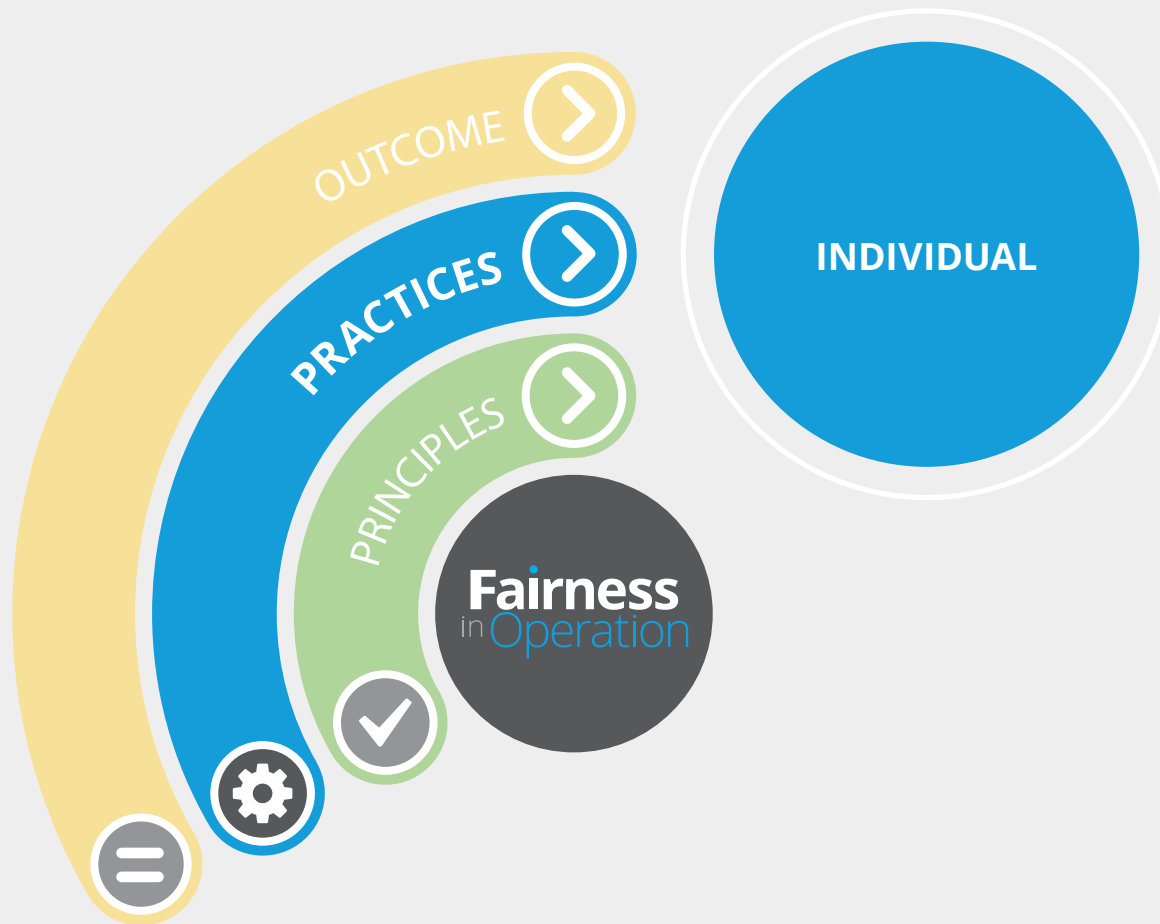
COMMITMENTS:

We operate a fair, personal and intelligent approach designed around the individual. We:

- train, mentor and reward staff to "do the right thing" for customers, clients and our people
- tailor our communications, systems and solutions to respond to individual circumstances and needs.

ELEMENTS:

- Methods-driven approach (understand, prepare, engage)
- Dynamic control
- Quality procedures
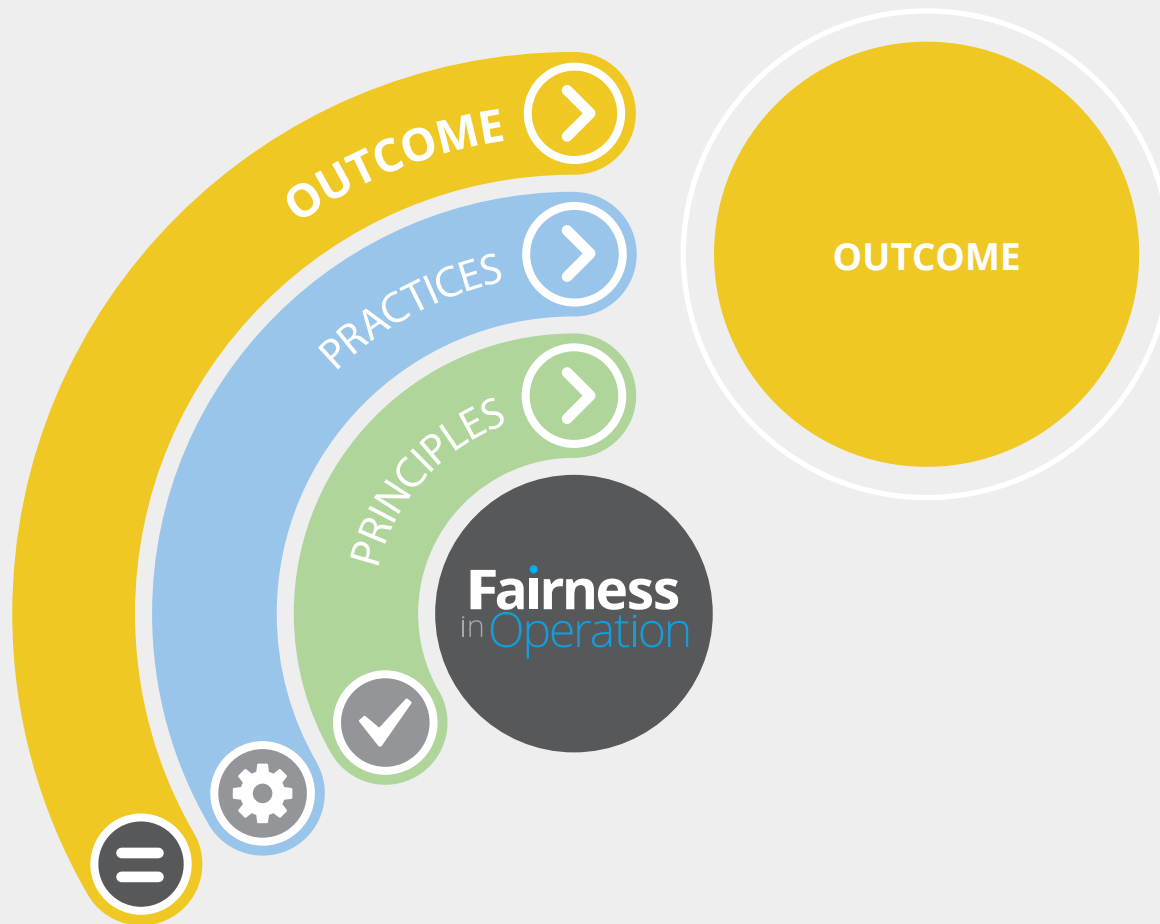- Training
- Safety procedures

ASSETS:

- Behavioural scoring
- Tailored workflows
- Customised engagement
- Single customer view
- Customer portal
- Advanced case management

METRICS (MEASURED DAILY)**:**

- Detailed KPIs
- Complaints & feedback
- Audits at case level
- IAG scrutiny

IAG – Independent Advisory Group

FAIRNESS FRAMEWORK

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COMMITMENTS:

Our Fairness Framework delivers value to society by ensuring that the debts owed to our clients are fairly collected while helping individuals to free themselves from the burden of debt.

ELEMENTS:

- Clients
- Communities
- Customers
- Our people

ASSETS:

- Money returned to clients
- Complaints level
- Vulnerability records
- Performance review
- Safety record
- IAG independent audit

METRICS:

- Debt recovered
- Successfully resolved cases
- Complaints level
- Safety incidents
- IAG report

IAG – Independent Advisory Group