

THE ATLANTIC CLIENT CHARTER

Thank You for choosing **Atlantic Financial Management** to help You resolve Your financial problems. As part of Our 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 provide You, on request and free of charge, with a copy of Our **Code of Practice**. We are a member of the Debt Managers Standards Association (DEMESA) whose Code of Practice is approved by the Trading Standards Institute (TSI)
- ✦ We will 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
- ✦ to ensure that all Our associates are fully trained to provide the service You deserve and comply with; Our Code of Practice, DEMESA's Code of Practice and the FCA Consumer Credit Sourcebook
- ✦ to ensure that all Our associates are trained to deal with vulnerable Clients in accordance with Our policy
- ✦ 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 with a statement of payments made to Creditors on Your behalf
- ✦ to provide You with access to a current statement of Your position at least monthly, once You are on an Atlantic plan
- ✦ to keep the money You pay to Us in respect of Your Debt Management Plan in a separate Client Account and to distribute payments to Your Creditors within five working days of clearance or if You are paying more frequently than monthly, to pay the final payment making up the monthly payment within five working days of clearance of this payment
- ✦ to review Your plan at least annually or whenever there is a material change in Your financial position or one of Your Creditors request 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 Consumer Credit Sourcebook
- ✦ 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 and eligible complainant 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.atlanticfinancialmanagement.co.uk
- ✦ to co-operate with local consumer advisors or anyone appointed by You to act on Your behalf with Your written authority
- ✦ to disclose, on request, Our authorised introducers or service partners (e.g. Insolvency Practitioners), including any commissions or 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

Authorised and regulated by the Financial Conduct Authority

