



OFFICE OF FAIR TRADING

QUESTIONNAIRE FOR COMPLAINTS

FEE-CHARGING DEBT ADVICE

Thank you for taking the time to complete this questionnaire. The questions are intended to help you tell us what we need to know. However, please do not feel restricted by them. We want to know your story about your dealings with this debt management company ("the Company"). Please give as much information as possible and provide copies of any relevant documents. Documents are an important part of the evidence we collect. Please include documents produced by the Company (eg. your contract, your management plan etc) as well as any documents written by you (eg. letters of complaint). Documents to or from third parties - creditors, trading standards, the courts - may be important in your case too. If you run out of space for any questions please attach extra sheets as necessary. As this form will be photocopied, please use black ink and write in CAPITALS.

.....

About you

Your full name	
Your home address	
Daytime telephone number	

Please give the name and address of the company you dealt with.	
--	--

Your dealings with the company

1. When and how did you first learn about the company? (eg. Advert, recommendation, did they contact you?)	
2. On what date did you contact the company?	
3. Please describe your financial circumstances when you contacted them. (eg. Were you employed/unemployed, monthly or weekly paid?) What was your total income from all sources?	

<p>4(a) What debts did you owe? - ie. how much and to whom? Please include at this stage debts which the company did not deal with (eg. Because they were secured).</p> <p>(b) Were you paying those debts off?</p> <p>(c) If so, at what rate?</p> <p>(d) Were you in arrears with any payments?</p> <p>(If you were paying off some creditors at a greater rate than others, or in arrears with some but not others, please explain this)</p>	
<p>5(a) What service did the company offer?</p> <p>(b) Did the company send you any leaflets or other promotional material? If so, please provide copies.</p> <p>(c) Did the company send you a contract which included its terms and conditions? Please provide a copy if you have one.</p> <p>(d) Did the company mention anything about what would happen to the interest rates on your debts (eg that interest would be frozen)? If so, what was said?</p> <p>(e) Did the company tell you anything about the effect the plan might have about your long term credit rating? If so, what were you told?</p> <p>(f) Did the company tell you how much their services cost (initial fee, monthly management fee, etc)?</p>	
<p>6(a) Did the company ask you to send any documents?</p> <p>(b) If so, what documents?</p> <p>(c) Did you send them? On what date?</p> <p>(d) Were these documents returned to you? If so, please provide copies. If documents were not returned, were you told why?</p>	

<p>7. If you were already making payments to your creditors, what did the company tell you to do about them?</p>	
<p>8(a) Did the company prepare a payment plan for you?</p> <p>(b) If so, what was the weekly/monthly payment?</p> <p>(c) Did the company say how long the plan would last? If so, how long?</p> <p>(d) Did the payment include a fee? If so how much?</p> <p>(e) Were the revised payments agreed with each of your creditors? Please give details. If the revised payments were not agreed but you did not find out about this until later, please explain when, and how you found out.</p>	
<p>9(a) On what date did you make your first payment?</p> <p>(b) How did you pay (ie. Cheque, standing order, etc)?</p> <p>(c) If a standing order was arranged, on what day in the month were payments due?</p> <p>(d) Were you told what would happen to the first payment? If so, what were you told?</p>	
<p>10(a) What service have you received from the company since you entered into the plan?</p> <p>(b) Does it send you monthly/ weekly confirmation of payments? If so, are these (as far as you know) accurate?</p> <p>(c) Does it send you regular statements of how much is owing on each of your debts?</p> <p>(d) Have you sought any other help from the company? What has been the response?</p>	

<p>(e) What other contact, if any, have you had with the company?</p>	
<p>11(a) As far as you are aware did your creditors agree to the revised payments made by you through the company?</p> <p>(b) In particular, did any of your creditors return payments to you or to the company? If so, when and how did you learn of this?</p> <p>(c) Did any of your creditors agree to freeze interest? If any did not, when and how did you learn of this?</p> <p>(d) As far as you are aware, how much have your creditors received from the company?</p>	
<p>12(a) If your creditors have received payments, on what date was the first payment made to each creditor?</p> <p>(b) Were subsequent payments passed on to creditors on time?</p> <p>(c) If there was any delay at any stage, did the company give you an explanation?</p> <p>(d) What has been the result of any delay (eg. Additional interest being charged, creditors taking action?)</p> <p>(e) If there have been adverse consequences, have you been offered compensation by the company?</p>	
<p>13(a) Did any creditors contact you after the company had arranged the payment plan for you?</p> <p>(b) If so, who, on what dates and how (ie. by letter, phone..etc)?</p> <p>(c) What did they say?</p> <p>(d) Did you pass on any correspondence to the company? If so, what was the company's response?</p>	

<p>(e) In particular, did your creditors say anything about the company or how its involvement affected your debt?</p>	
<p>14(a) Are you still making payments to the company?</p> <p>(b) If so, how many payments have you made?</p> <p>(c) If not, why did you stop making the payments?</p> <p>(d) Whether you are still paying or not, how much have you paid under the payment plan?</p>	
<p>15(a) If you are not still making payments to the company, are you paying off your creditors with another payment plan?</p> <p>(b) If so, with whom?</p> <p>(c) Why did you change?</p>	
<p>16(a) What is your current financial situation?</p> <p>(b) Have you succeeded in discharging any of the debts? If you still have some outstanding debts, how much do you now owe to each creditor?)</p> <p>(c) If you still paying off your debts, how much are you paying to each creditor?</p> <p>(d) If the amount owing is greater than the amount you owed when you first contacted the company, please explain why.</p> <p>(e) Please send copies of any statements which explain how your debt has decreased / increased over the time you have been making payments to the company.</p>	
<p>17(a) Have any creditors taken action against you?</p>	

<p>(b) If so, what action (eg referral to debt collection agency, court action leading to county court judgement)?</p> <p>(c) Did the company have any involvement in this action?</p>	
<p>18(a) Have you requested a refund from the company?</p> <p>(b) If so, why and when?</p> <p>(c) What was the company's response? If you received a refund , how much was it for?</p> <p>(d) Were you satisfied with the company's response?</p> <p>(e) If not, why not?</p>	

19. Do we have your permission for your complaint to be used in any formal action the Office of Fair Trading may take against the company?

please circle **YES** or **NO**

We cannot take proceedings unless such disclosure is made, so we hope you will not object to our using your name and complaint, with others, if necessary.

I believe that the facts stated in this questionnaire to be true.

Your signature:

Please print your name:

Date:

Signature..... Date.....

Thank you for taking the time to complete this questionnaire.

*Please return to: Richard Kitley
Office of Fair Trading
FREEPOST
London EC4B 4AH*