

MONEY ADVICE SERVICE INFORMATION

Our service is free and confidential. This document explains what we can do for you and what we expect from you in return. You can cancel the service at any time.

What we can do for you:

- Check if there are ways to increase your income including entitlement to any benefits you can claim
- Look if there are ways for you to save money and reduce your outgoings
- Help you prepare a budget showing your income and outgoings
- Advise on priority and non priority debts and the consequences of non payment
- Advise on ALL options available to you for dealing with your debts
- Help with contacting creditors if needed

What we expect from you:

- To be available for agreed appointments or let us know in advance if you can't make them
- To give us information about your situation and how/why your debts occurred
- To provide details of your income, outgoings and debts plus any supporting evidence if needed (see below)
- To let us know of any changes to your circumstances as these could affect your options
- Not to take out further credit. This may result in us not being able to continue with debt advice

Information needed for Debt Advice

It is important your adviser has as much information as possible about your case and situation. Please have ready the following for your appointment.

- Details of your income – wage slips, benefit letters, UC journal, tax credits
- Bank statements – latest copy where possible
- Creditor details – amount owed, ref/account number, recent letter(s), any action taken
- Any bailiff letters and action taken
- Any loan agreements and action taken
- Any Court papers/letters and action taken
- Household costs – rent, council tax, gas, electricity, water, travel, food, etc

It's important we have as much information as possible as you may only have a short time to act.

If you haven't got everything that's shown, don't worry – just get together as much as you can.

ID evidence

You will also be asked to provide evidence of your ID. This can be a photo driving licence, passport or birth certificate plus a letter with your name and address dated in the last 3 months. If you do not have the above, then 3 letters (benefit award, bank statement, credit card bill, Council Tax bill, etc) with your name and address dated in the last 3 months will be ok

Please note - there is a very high demand for our debt service. If you miss appointments or fail to provide requested information, we may close your case. This does not mean you cannot come back to us but we may signpost you to other sources of free debt advice.

How we use your personal data

We collect and use information about you to help solve your problems, improve our services and tackle wider issues in society that affect people's lives.

We'll use the information provided because we have a "legitimate interest" to do so for the purpose of providing advice.

When we ask for more private information, such as health conditions or ethnicity, we will need your specific consent. This is because the information is treated in a special way by law. You can always withdraw this consent and request we remove what you told us.

Your information is kept confidential. When we keep something you tell us, we;

- Only access it when we have a good reason
- Only share what is necessary and relevant
- Don't sell to commercial organisations

Details of your case will be stored securely in an electronic case management system held by Citizens Advice. We keep records for 6 years.

Further details can be found at:

<https://www.citizensadvice.org.uk/about-us/about-us1/citizens-advice-privacy-policy/your-information>

Complaints

If we have let you down and you need to complain, we'll always try to put things right.

If you're unhappy with the service you have received from us or the way we've treated you, please ask to speak to a Manager. It's important that we know what we've done so we can try and sort it out. If the Manager can't put it right or you're still unhappy then you can make a formal complaint to:

The Chief Officer or Chair of Trustees.

Citizens Advice North Yorkshire

277 High Street

Northallerton

DL7 8DW