|  |  |
| --- | --- |
| Client name: |  |

**DRO unit pilot**

**Client referral pack**

This referral pack should be completed for each client that you refer into the DRO unit 2019/20 pilot. Please ensure that this referral pack is fully completed and attached to Casebook before referring the client. It is also important for you to provide your contact details so the Debt Relief Order Unit can get in touch if there are any issues they need to discuss.

A checklist of the referral requirements is provided below.

**Referral checklist**

|  |  |  |
| --- | --- | --- |
| 1. | The client has had a full debt advice appointment and the notes are on Casebook. |  |
| 2. | Income and expenditure and a list a debts have been recorded on MART. Where possible individual financial statements for each client should be provided, rather than a joint household statement. The list of debts should include the creditor name and balance, along with the reference number if available. Any recent creditor letters the client has with them should be attached to Casebook. |  |
| 3. | Where the client’s debts are over £19,000 and they have accounts where interest or charges are accruing, attempts have been made to put a hold on recovery and prevent further interest and charges accruing. This can include advising the client to contact their creditors. |  |
| 4. | The client is eligible for a DRO and has chosen to apply for a DRO. As part of the eligibility assessment, the client has been asked about previous insolvencies, and where possible the insolvency register has been checked. |  |
| 5. | The client is aware of the implications of a DRO, and alternative debt solutions. |  |
| 6. | The client’s identity and income and expenditure have been verified, and evidence of the client's income and expenditure has been attached to Casebook. |  |
| 7. | The standard processing time for a DRO will be 8 weeks. The DRO fee has been discussed with the client and they have been made aware of the need to pay the fee to the Insolvency Service within this 8 week processing period. |  |
| 8. | The client referral pack has been completed and will be attached to Casebook. |  |
| 9. | The client has been given the ‘Step by step guide to your DRO’ leaflet. |  |

**Contact details of the adviser/supervisor**

It is really important that you provide your contact details (or alternatively a supervisor or central mailbox) so the DRO Unit are able to get in contact with you should they need to discuss the referral or if there are any issues. If you could provide a name, email address and contact number it would be greatly appreciated.

|  |  |
| --- | --- |
| Name: |  |
|  |  |
| Email Address: |  |
|  |  |
| Telephone number: |  |

If you need to get in touch with us please:

Call: 01913 726699 or Email: dropilot@citizensadvicecd.org.uk

|  |  |
| --- | --- |
| Client name: |  |

**Debt Relief Order unit**

**Employment, pension & motor vehicle details**

**Employment details**

|  |  |
| --- | --- |
| Name of employer: |  |
|  | |
| Job title: |  |
|  | |
| Date employment started: |  |
|  | |
| Work address: |  |

**Pension provider details**

|  |  |  |  |
| --- | --- | --- | --- |
| Provider / employer name: |  | | |
|  |  |  |  |
| Policy number / Payroll reference: |  | | |

Is this pension approved by HMRC? Yes  No

**Motor vehicle details**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Make & Model: | |  |  | Value: |  |
|  |  | |  |  |  |
| Registration number: | |  |  | Mileage: |  |

Vehicle condition: Good

Fair

Poor

**Debt Relief Order unit**

**Authority to act on your behalf**

At Citizens Advice we must ask for your authority to act on your behalf when taking action for you. The DRO unit may need to contact other agencies in order to help you with your DRO application. We need your signed consent to allow us to do this.

|  |  |
| --- | --- |
|  | **Yes** - I/we give my/our consent to the DRO unit at Citizens Advice County Durham to take up enquiries with, discuss my/our case, and receive information on my/our behalf from any relevant party, in order to process my/our DRO application. |
|  | **No** - I/we do not give my/our consent to the DRO unit at Citizens Advice County Durham to take up enquiries with, discuss my/our case and receive information on my/our behalf from any relevant party, in order to process my/our DRO application. |

|  |  |
| --- | --- |
| **Name(s):** |  |

|  |  |
| --- | --- |
| **Address:** |  |
| **Postcode:** |  |

|  |  |
| --- | --- |
| **Signature(s):** |  |

|  |  |
| --- | --- |
| **Date:** |  |

If you would like more information about the standards you can expect when we record your personal information, please visit [citizensadvice.org.uk/about-us/how-we-provide-advice/advice/citizens-advice-privacy-policy](https://www.citizensadvice.org.uk/about-us/citizens-advice-privacy-policy/) or ask the DRO unit for a copy of the privacy policy.

**Complaints handling procedure**

Citizens Advice County Durham has a complaints handling procedure. Full details of our complaints procedure are available on request.

**Referring office use only:**  Tick if verbal consent obtained instead



Applying for your credit

reports

To help you apply for a debt relief order, the DRO unit will use information about you held at the Credit Reference Agencies Experian and TransUnion (formerly Call Credit). This information will include public information, such as electoral roll and court information, along with financial data from lenders and any financial associations you have (a financial association is where you’re linked to someone through joint finances such as a joint bank account or a loan you’ve taken out together). The two credit reference agencies don’t all hold the same information, so it’s important for the DRO unit to see information from all two agencies. The DRO unit will use your credit reports to check your list of debts and the balances, as well as check for County Court Judgements (CCJs) and previous insolvencies.

The DRO unit will request a copy of your credit report from each of the credit reference agencies. The Experian and TransUnion reports will be requested via a third party distributor called Valid8, which is part of a company called The Insolvency Panel. Your credit report is a snapshot of the information held on your credit file by the credit reference agencies. A record of these checks will be shown at the credit reference agencies but will not be seen by lenders doing a credit check and will not affect your credit rating in any way. The record on your credit file will reference Valid8 and/or Citizens Advice County Durham. In order to access your credit reports the DRO unit will share your name, date of birth, previous names and current and previous address details with Valid8 and the credit reference agencies. The credit reference agencies may use this information to prevent fraud and money laundering.

The DRO unit needs your consent to request access to your credit report from each of the credit reference agencies. By confirming your agreement to proceed you are agreeing that this data about you can be released by Experian and TransUnion to the DRO unit.

**Declaration**

I give my consent to the DRO unit at Citizens Advice County Durham to apply for a copy of my statutory credit report from Experian and TransUnion via VALID8, in accordance with Section 15 of the GDPR (right of access by the data subject)

|  |  |
| --- | --- |
| **Name:** |  |
|  |  |
| **Signature:** |  |
|  |  |
| **Date:** |  |

**Referring office use only:**  Tick if verbal consent obtained instead

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Please complete your details below to enable the DRO unit to request copies of your credit reports. Please complete the form in clear BLOCK CAPITALS.  **Your personal details** | | | | | | | | | | | | | |
| Title: |  | | | | | | | | | | | | |
| Forename: |  | | | | | | | | | | | | |
| Middle name(s): |  | | | | | | | | | | | | |
| Surname: |  | | | | | | | | | | | | |
| Date of birth (DD/MM/YYYY): | | |  | | | | | | | | | | |
| If you have previously been known by another name, please let us know: | | | | | | | | | | |  | | |
| Forename: |  | | | | | | | | | | | | |
| Surname: |  | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |
| **Your current address** | | | | | | | | | | | | | |
| Time at address: |  | Years | |  | Months | |  | | | | | | |
| Flat number: |  | | | | | | | | | | | | |
| House name: |  | | | | | | | | | | | | |
| House number: |  | | | | | | | | | | | | |
| Street Name: |  | | | | | | | | | | | | |
| District: |  | | | | | | | | | | | | |
| Post Town: |  | | | | | | | | | | | | |
| Post Code: |  | | | | | | | | | | | | |
|  |  | | |  | | |  |  | | |  | | |
| **Previous address 1** (if lived atin last 6 years) | | | | | | | **Previous address 2** (if lived atin last 6 years) | | | | | | |
| Time at address: |  | Years | |  | | Months | Time at address |  | | Years |  | Months | |
| Flat number: |  | | | | | | Flat number: |  | | | | | |
| House name: |  | | | | | | House name: |  | | | | | |
| House number: |  | | | | | | House number: |  | | | | | |
| Street Name: |  | | | | | | Street Name: |  | | | | | |
| District: |  | | | | | | District: |  | | | | | |
| Post Town: |  | | | | | | Post Town: |  | | | | | |
| Post Code: |  | | | | | | Post Code: |  | | | | | |
|  |  | | |  | | |  |  | | |  | | |
| **Previous address 3** (if lived atin last 6 years) | | | | | | | **Previous address 4** (if lived atin last 6 years) | | | | | | |
| Time at address |  | Years | |  | Months | | Time at address |  | Years | |  | | Months |
| Flat number: |  | | | | | | Flat number: |  | | | | | |
| House name: |  | | | | | | House name: |  | | | | | |
| House number: |  | | | | | | House number: |  | | | | | |
| Street Name: |  | | | | | | Street Name: |  | | | | | |
| District: |  | | | | | | District: |  | | | | | |
| Post Town: |  | | | | | | Post Town: |  | | | | | |
| Post Code: |  | | | | | | Post Code: |  | | | | | |

**Privacy Notices**

* If you would like more information about the standards you can expect when we record your personal information, please visit [citizensadvice.org.uk/about-us/citizens-advice-privacy-policy/using-our-debt-relief-order-service](https://www.citizensadvice.org.uk/about-us/citizens-advice-privacy-policy/using-our-debt-relief-order-service/)/ or ask the DRO unit for a copy of the privacy policy.
* The Insolvency Panel’s (providers of the Valid8 platform) privacy notice can be viewed at [tipiva.org.uk/legal/privacy-policy/](file:///C:\Users\ciaran.cronnelly\Desktop\DRO%20COVID19\tipiva.org.uk\legal\privacy-policy\)
* TransUnion Privacy Notice can be viewed at [callcredit.co.uk/legal-information/bureau-privacy-notice](file:///C:\Users\ciaran.cronnelly\Desktop\DRO%20COVID19\callcredit.co.uk\legal-information\bureau-privacy-notice)
* Experian Privacy Notice can be viewed at [experian.co.uk/consumer/privacy.html](file:///C:\Users\ciaran.cronnelly\Desktop\DRO%20COVID19\experian.co.uk\consumer\privacy.html)

**Terms and conditions relating to TransUnion credit reports**

1. You (the client) will be required to successfully pass an authentication process before the DRO unit will be provided with your TransUnion credit report. This authentication will be based on the information about you that the DRO unit will share with TransUnion (name, date of birth, previous names and current and previous address details). Not all Clients will successfully pass authentication and if you don’t pass authentication neither the DRO unit nor TransUnion are required to notify you of why you have not been successfully authenticated, but one reason for this may be that, at the time the DRO unit requests the TransUnion Data, TransUnion has been unable to match the your personal details to the correct credit profile in its database.
2. The DRO unit will only be provided with your TransUnion credit report if you are over 18 years of age and live in the UK, the Channel Islands or the Isle of Man.
3. You confirm that in using the DRO unit services and providing consent for the DRO unit to access your credit reports you are representing yourself. If you are representing someone else you have produced the appropriate authority through a valid Lasting Power of Attorney, Enduring Power of Attorney or as a Court Appointed Deputy and you are not otherwise acting on behalf of a third party (whether as agent or representative on behalf of, or as a service provider to, or otherwise).
4. TransUnion shall use its reasonable efforts to verify the accuracy of the information provided as part of TransUnion credit report. However, TransUnion cannot guarantee that it is completely accurate as some of this information comes from other businesses, which get the information from other sources themselves such as the electoral register, insurance companies or financial institutions. Neither TransUnion, nor any other third parties used to provide the TransUnion credit report have any control over the content of such information and are not responsible if it turns out to be inaccurate.
5. Any TransUnion credit report, or information derived from the TransUnion credit report, that is provided to you is provided for guidance and information only. If you have a good credit score this does not mean that a lender, credit card company or other provider of financial services products will accept an application from you, and they have their own acceptance criteria. Also, a credit score does not take into consideration affordability issues which are also considered by financial services/credit providers.
6. The DRO unit reserves the right to suspend access to DRO unit Services, any TransUnion credit report or any information derived from the TransUnion credit report if at any time TransUnion or the DRO unit considers that there is or is likely to be a breach of security; you have misused DRO unit Services, any TransUnion credit report or any information derived from the TransUnion credit report (meaning use thereof in a way which is not permitted or is fraudulent); or the use of DRO unit Services, any TransUnion credit report or any information derived from the TransUnion credit report is in any way detrimental to the DRO unit or TransUnion
7. You acknowledge and agree that all intellectual property rights in the TransUnion credit report or any information derived from the TransUnion credit report and all aspects of them shall be owned by TransUnion and/or its licensors.
8. In the event of a query or dispute in connection with the DRO unit Services you (the client) should contact the DRO unit in the first instance; and if your query or complaint relates to the data that TransUnion holds and the DRO unit is not able to resolve such query or dispute, the DRO unit may refer the query or dispute to TransUnion.

**Statement relating to Experian credit reports:**

“In order to decide which is the best debt solution for you (the Consumer) or to proceed with the chosen solution the DRO unit will use information held at Credit Reference Agency Experian, this information will include electoral roll and financial data they hold about you and any other financial associations. By confirming your agreement to proceed you are agreeing that this data about you can be released by Experian to the DRO unit, in order to proceed I need your (the Consumer) consent to do so. A record of this check will be shown at Experian but will not affect your credit rating in any way”.