

**Shared Services
Debt Management**

**Debt Management
Customer Charter**

Debt Management Customer Charter

The Debt Management organisation is part of the Department for Work and Pensions. Our job is to recover money that has been overpaid because of a mistake or fraud, or paid as a loan and needs to be repaid.

Our work is carried out in Contact Centres in England, Wales and Scotland. These are listed, with postal addresses and contact numbers, on the back page of this leaflet.

This Customer Charter tells you about the standard of service we aim to provide in our day to day work. It also tells you how you can give us feedback and what to do if things go wrong in your dealings with us.

Our responsibilities to you

In delivering our service we will:

- Set clear standards so that you know what you can expect
- Communicate clearly and effectively and in plain language
- Make our services easy to use, particularly for those with specific needs
- Treat people fairly and with respect
- Treat what you tell us as confidential
- Put things right as quickly and efficiently as possible, if they go wrong.

Your responsibilities to us

You can help us to give good service by:

- Telling us your reference number when you contact us
- Giving us a telephone number that we can contact you on
- Giving us full and accurate information when we ask for it
- Telling us about any changes that you feel may affect our action.

Shared responsibilities

We can help each other by:

- Respecting one another and showing patience and understanding of each others' position
- Being polite and courteous in our dealings with each other.

We want to give you the best service we can and we are always working to improve. Listening to your views will help us to improve. If you want to comment about the service we have given you, or think we have done something wrong or something well, please contact the Customer Service Manager at the Contact Centres you have been dealing with.

Providing our services

Our Contact Centres have been designed to provide a service that is easy to use by everybody. This will almost always be by written contact or by phone as our offices are not open to the public.

If you have any specific needs to enable you to access our services, for example, in order to meet a hearing, speech, sight or language problem, please tell us so that we can provide a service in the best way that suits you. We can provide an interpreting service if English or Welsh is not your first language.

We will ensure that in delivering our services we abide by all relevant legislation.

Improving our services

We work to continuously improve our services and regularly carry out customer surveys and act on feedback and comments.

More about this charter

This charter is available in large print, Braille, audiocassette and in the following languages:

Arabic	Bengali
Chinese	Gujarati
Punjabi	Somali
Urdu	Vietnamese

If you have any comments about this charter, please contact the Customer Service Manager at the office you are dealing with. Postal addresses and telephone numbers are at the back of this leaflet.

When we contact you

In writing

We can write to you in English or, if you ask, in many other languages. If you live in Wales, you can choose to deal with us in English or Welsh.

Our letters will:

- Be typed and in clear, plain language
- Be accurate and helpful
- Tell you clearly if there is anything you need to do
- Give you suitable contact details so that you can get in touch with us.

If you have a sight problem, please let us know so that we can arrange for a suitable way to communicate with you. We can provide written information in other formats, such as large print or Braille.

By phone

If we need to telephone you we will:

- Explain who we are, where we are calling from and why
- Check your details so that we know we are talking to the right person
- Call you back at an agreed time, if you ask us to.

If you have a speech or hearing problem our offices have text phone facilities.

If we need to visit you

We will not normally need to visit you because we can usually deal with your case in writing or by phone. If it is necessary to see you, we will arrange for a DWP representative to call. We will give you a date and time for the visit and will let you know what information we will need, or documents we may need to see.

Before the visit, please tell us if you have any specific needs, for example, a British Sign Language or other language interpreter, or if you prefer a visiting officer of the same gender as you.

The visiting officer will show you their identification card and give you their name. If they are going to be delayed they will try and let you know.

When you contact us

In writing

When you contact us by letter or fax we will reply within 10 working days of the date we hear from you.

If we cannot send you a full reply within 10 working days we will tell you why. We will also tell you if there is anything we need you to do and when you can expect a full reply.

We aim to reply fully to letters from Members of Parliament, Members of Scottish Parliament or Welsh Assembly Members, within 10 working days of receipt.

By phone

We are available to take phone calls for a minimum of 36 hours each week, normally between the hours of 8.30am and 4.30pm. Our phone number will be at the top of any letter we send you.

We aim to answer your call within 30 seconds. You may hear a recorded message before being put through to one of our advisors. At busy times, your call may be placed in a queuing system.

Our advisors will answer the phone in a polite and helpful manner and give you their name. They will give you accurate information and try to answer all your questions.

If you prefer, we can arrange for someone to call you back at an agreed time.

If you have a speech or hearing impairment you can use a text phone to contact us. The text phone number will be at the top of any letter we send you.

If you do not speak English or Welsh we can arrange for an interpreter to help you.

You will not be able to visit us

Our Contact Centres are not open to the public, so you will not be able to visit us. If you phone or write to the office you are dealing with, they will be able to help you with your enquiry.

Giving you advice and information

When we know that too much money has been paid, we will work out the amount and tell you if you have to repay it and the reason why. We will tell you if a loan needs to be repaid. We will also tell you about ways you can pay the money back.

We will tell you what you need to do and what information we need. We will explain things clearly, but if you are not sure, ask us to explain again.

We can provide advice and information in other formats and languages. Please see the section on providing our services.

If you want us to give information to someone who is helping or representing you (in writing or over the phone), we need you to give us your written authority to do this.

If you think the decision we have made is wrong

If you need more information, please ask us to explain how we have made the decision. If you think the decision we have made is wrong, ask us to look at it again. Please contact the Contact Centre you have been dealing with **within one month of the date of the letter giving you the decision.**

In most cases you will be able to appeal to an independent tribunal if you still think the decision is wrong. The letter telling you about our decision will tell you if you can appeal. You can get a leaflet about how to appeal by contacting us, or from the office who paid you the money.

What to do if things go wrong

If you think something has gone wrong with the service we provide or we have not met the standards in this Charter, we want to know so that we can try and put it right.

If you wish to make a complaint about our service during a telephone call with a member of our staff, and it cannot be resolved during the conversation, you will be given the opportunity to discuss your concerns with the section Team Leader in order to resolve the problem.

If the complaint is still not resolved after discussion with the Team Leader, you will be invited to put your complaint in writing within 14 days.

If you are unable to put the complaint in writing, the Team Leader will write to you and ask you to confirm by telephone, within two weeks of the date of the letter, that you wish to take the complaint forward.

The matter will become a formal complaint when a written complaint or telephone confirmation is received.

We will reply to your complaint within 7 working days of receiving it. If we cannot deal with your complaint fully within 7 days, we will tell you if there is anything we need you to do and when to expect a full reply.

You may want to ask a Citizens Advice Bureau or similar organisation for help and advice. You may also take the matter up with your Member of Parliament, Member of Scottish Parliament or Welsh Assembly Member.

When you receive our response to your complaint it will also contain details of how to contact the Manager of the Contact Centre should you believe that the response does not satisfactorily deal with your complaint.

If you do not consider that any subsequent response you receive from the Contact Centres Manager satisfactorily deals with your complaint you will be given details of how to submit your complaint to the Head of Debt Management.

If you do not consider that the response you receive from the Head of Debt Management satisfactorily deals with your complaint you will be given details of how to take your complaint further to the Independent Case Examiner. If you choose to contact the Independent Case Examiner this must be done within six months of receiving a response from the Head of Debt Management.

The Independent Case Examiner will take a fresh look at the facts of the case in order to determine a satisfactory outcome but does not consider matters of law or government policy.

Contact Details for our Contact Centres

Office / Contact Centre	Postal Address	Telephone Numbers
Contact Centre Bradford	Debt Management (BF) PO Box 171, Mitcheldean, Gloucestershire GL17 0XG	0845 600 8653 Textphone: 18001 0845 600 8653
Recovery from Estates – England and Wales	Debt Management (BF) PO Box 172, Mitcheldean, Gloucestershire GL17 0XH	0845 850 0051
Contact Centre Corby	Debt Management (CB) PO Box 171, Mitcheldean, Gloucestershire GL17 0XG	0845 850 0293 Textphone: 18001 0845 850 0293
Contact Centre Dearne Valley	Debt Management (DV) PO Box 171, Mitcheldean, Gloucestershire GL17 0XG	0845 600 8656 Textphone: 18001 0845 600 8656
Contact Centre Nuneaton	Debt Management (NE) PO Box 171, Mitcheldean, Gloucestershire GL17 0XG	0845 602 3881 Textphone: 18001 0845 602 3881
Contact Centre Trafford	Debt Management (SF) PO Box 171, Mitcheldean, Gloucestershire GL17 0XG	0845 600 3334 Textphone: 18001 0845 600 3334
Recovery Group Scotland	Debt Management (GG), P O Box 171, Mitcheldean, Gloucestershire, GL17 0XG	0845 600 0685 (Civil Proceedings) 0845 600 0918 (Recovery from Estates)