

# Where to go for help

For more information on the Consumer Codes Approval Scheme and a list of DEMSA code members please visit [www.tradingstandards.gov.uk/consumerCodes](http://www.tradingstandards.gov.uk/consumerCodes) or contact:

DEMSA  
Office 45-46 Sugar Mill  
Sugar Mill Business Park  
Oakhurst Avenue  
LEEDS LS11 7HL  
Telephone: **0113 277 7610**

For a copy of the DEMSA Code of Conduct, please visit [www.demsa.co.uk](http://www.demsa.co.uk) or email [info@demsa.co.uk](mailto:info@demsa.co.uk)

If you wish to make a complaint to **Trading Standards** visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or call **08454 040 506**

For more free copies of this publication or to request a different format call **0113 277 7610**

Debt Managers Standards Association Ltd.

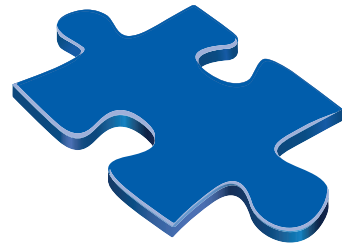
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[www.demsa.co.uk](http://www.demsa.co.uk)



## Using a Commercial Debt Management Service?

Your Rights Explained



Feel confident when you see this sign



# Dealing with a DEMSA member

Members of the Debt Managers Standards Association Ltd (DEMSA) have signed up to a code that promotes consumers interests beyond the basic requirements of the law. Companies who display the DEMSA/TSI Approved code logo are offering you reliable customer service.

This company is a member of DEMSA and subscribes to the DEMSA Code of Conduct. DEMSA is an organisation founded to monitor and maintain high standards in the Debt Management Industry.

All members of DEMSA are bound by the terms of the Code of Conduct established by DEMSA, which covers the following areas:

- clear and truthful advertising
- clear written pre-contractual information for consumers
- provision of clear and fair contract terms
- protection of all clients' deposits or prepayments
- full compliance with all relevant legislation including Financial Conduct Authority rules
- working together with clients to serve the lenders with clear and accurate repayments proposals
- user-friendly complaint handling procedures, including conciliation and independent redress if things go wrong.

If you have a complaint about how your debt management company has handled your case you must, in the first instance, address your concerns to that company. They will process your complaint under their complaint handling policy and procedures. This will include how to escalate your complaint to the Financial Ombudsman if you are not satisfied with their final response.

In addition, if the matter is not resolved satisfactorily with the company, and without affecting your right to refer to the Financial Ombudsman Service, you can refer the matter to DEMSA where the dispute is covered by the Code of Conduct. DEMSA offer mediation services to amicably resolve disputes at an early stage wherever possible.

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