

We welcome all your comments, compliments and complaints. They help show us where we are getting things right, and where we need do something differently.

They can be submitted in any format – letter, email, phone, etc. and from anyone who receives a service from us. If you don't want to talk to us yourself, we will also accept comments, compliments and complaints from someone acting on your behalf.

#### How we deal with complaints

Please refer to our Comments, Compliments and Complaints leaflet for details on how we deal with complaints.

If you are not happy with the outcome of your complaint, once we have exhausted our internal process you may have the right to complain to the Financial Ombudsman Service.

#### Their contact details are:

**Telephone:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**On-line:** [help.financial-ombudsman.org.uk/help](http://help.financial-ombudsman.org.uk/help)



# CONSUMER CREDIT

Debt Counselling

## CONTACT US

T: 0345 678 0555

E: [customerservices@accentgroup.org](mailto:customerservices@accentgroup.org)

🐦 @accenthousing

f /accenthousing

Regional office addresses are available on our website, please visit [www.accentgroup.org/contact-us](http://www.accentgroup.org/contact-us) for details.

Note: visitors to our offices are by appointment only

**ACCENTGROUP.ORG**

# YOU HAVE BEEN PROVIDED THIS LEAFLET AS YOU ARE CURRENTLY ENGAGING WITH ACCENT HOUSING AND REQUIRE ASSISTANCE WITH REGARD TO YOUR FINANCE AND/OR DEBT.

The aim of the Accent Partnership, and our tenancy support and sustainment service, is to help new and existing tenants to set up, manage and sustain their tenancies.

As part of this service, we can support residents with debt advice, financial inclusion, and signposting or referrals to other agencies.

Some types of financial advice are regulated by the Financial Conduct Authority (FCA). Accent has a licence which allows us to provide particular types of advice and referrals to our residents.

The Customer Partners and Income Officers can carry out debt counselling.

**Debt Counselling** – this provides advice on how to pay off a debt linked to a credit agreement. This service is Free of Charge.

**Other services we will provide, which are not regulated by the FCA, include:**

- Income and expenditure checks, through an application called 'Entitled To'
- General budgeting advice
- Provide Benefits advice which may include applications for Housing Benefit, Discretionary Housing Payments, Employment Support Allowance and Personal Independent Payments and more
- Help a you apply for a grants
- Help you with debts which are not covered by credit agreements, such as council tax or utility bills, and budgeting loans from the Department of Work and Pensions (DWP)
- Signpost you to other organisations which can help you with your debts such as credit unions, Citizens Advice Bureau (CAB), Stepchange, LifeMoney, etc



**The advice will be:**

- Accurate, clear and fair, using plain and understandable language
- Provided in a balanced way, and will not emphasise potential benefits of a product/service without also giving a fair indication of relevant risks
- Not to discourage you from considering other sources of debt counselling
- Not to disguise, omit, diminish or obscure important information, statements or warnings

Accent will not recommend a debt solution that they know, believe or ought to suspect is unaffordable to you.

They can not negotiate with creditors (people you owe money to) on your behalf. If you need assisting with this, they will signpost you to an another agency.

No aspect of this service will be delivered by a third party.

All Customer Partners and Income Officers are employed by Accent Housing.