

Consumer Duty Policy

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Our Consumer Duty Policy

We are committed to providing you with a highly personalised and digital service with friendly, qualified and knowledgeable debt resolution and customer service associates

Our directors and employees are dedicated to following the [Financial Conduct Authority](#)'s rules and providing excellent service to our customers. We're a small firm that uses technology to give you a highly personalised experience with our friendly and qualified staff.

We believe that delivering good customer outcomes is about adding value to the service we offer by aiming to:

- Assess with you the benefits of 'breathing space'¹ schemes where available.
- Make sure you have a good experience with us when dealing with your debt. We'll do our best to help you increase disposable income, like by claiming benefits or getting discounts, until you've paid off your debt.
- Meet your personal needs by offering a friendly, open and professional service. This takes account of couples with joint debts, including how you want us to contact you.
- We regularly review our service to make sure it meets your needs and to find ways to make it better. Please let us know if you have any ideas for how we can improve.
- Take account of your preferred methods and time of communicating with us and to accommodate these within our day-to-day practices wherever possible, recording any accessibility requirements or special needs that you choose to disclose.
- Take extra care of customers who may need special assistance.

¹ <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/what-is-breathing-space-and-how-can-it-help-me>

We are committed to ensuring that we:

- Put our customers at the heart of our business and focus on delivering good outcomes throughout their relationship with the Digital DRA.
- Provide high quality debt resolution services and high quality customer service at all times.
- Work with our customers in a way that helps them make good decisions when they receive emails or messages from us, including through our online portal.
- Don't try to exploit people because they might be vulnerable or less aware.
- Support you in resolving your debts assigned to the Digital DRA, aligned with the [Credit Services Association \(CSA\) code of practice](#).
- Consider your needs at every stage of the debt resolution process, including how it might affect your credit report and any changes in circumstance that might occur.
- Regularly check the results you're getting and make sure they're good. If there's a problem, we'll act right away to fix it.
- Help you meet your obligations during the course of your engagement with us, respecting [your rights](#) at all times.
- Stay focused on our customers' needs by learning from their experiences and feedback.

There are many touchpoints with either an individual or couple in their debt resolution journey. Our aim is to be open in all our business practices, which can include situations where a customer disputes a debt or doesn't respond to important requests for contact or information.

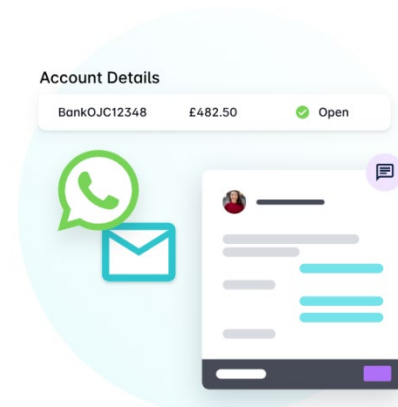
When we share data, we'll be completely open about it. We work with a service called Vulnerability Registration Service (VRS)², which might be helpful for some customers.

We recognise that to fulfil this policy statement we must:

- Give our managers and staff the training and support they need to give excellent customer service and treat each customer as an individual.
- Monitor calls, digital communications and activities for training & quality purposes to ensure that any communications to you are intelligible and in your best interests. We will record where we make a recommendation and whether you accepted our recommendation as part of the on-going service.
- Where debt advice appears appropriate then we will sign-post you to a range of providers in different countries in the UK. We have a streamlined transfer process with free-to-consumer providers like [PayPlan](#).

² <https://www.vulnerabilityregistrationservice.co.uk/members/>

- Continually assess the services we provide to you to ensure we can meet your changing requirements and that any time-to-pay arrangement that we offer remains suitable to your needs, recorded objectives and preferences.
- Make sure we give you clear and easy-to-understand information about how our debt help works. This will be easiest if you use our [portal](#).
- Take your personal data very seriously and do our best to protect it. We have certifications that show we meet high standards for security, which we renew every year.
- Deal with any concerns you or your creditors have right away, and keep you updated on the progress.
- Resolve any problems you might have with our services as quickly as possible. We have a [process for dealing with complaints](#), and you have the right to go to an independent organisation called the Financial Ombudsman Service for help if you're not satisfied with our response.
- Operate a robust and flexible **Vulnerability Policy** to consider any additional support needs that you may have and to look at how we need to tailor our service to address your personal circumstances. There may be situations where we are unable to support you and may have to return your case to the lender or creditors that placed your case with us. We will ensure that no detriment occurs to you where this is the case.



The Digital DRA Ltd

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