

Quality Policy

We will ensure that our debt recovery and insolvency services meet our client's expectations, our own high standards and comply with all statutory and regulatory requirements.

Our services are founded on three fundamental principles:

- Experience and expertise
- A commitment to service excellence
- Outstanding value

Wilkin Chapman is recognised in the market for our commitment to client service and lasting client relationships. Built into this vision is the desire to be differentiated from our competitors by the strengths and values of our brand derived from the quality of our relationships with clients and staff.

We are committed to continually improving our performance by regularly evaluating our services and identifying actions to ensure our objectives are achieved and that any problems are addressed professionally and effectively to prevent recurrence. Regular review meetings form a fundamental part of our relationship with clients. We practice a structured review process to ensure continuous improvement of working practices, resolve operational issues and agree any changes in policy or strategy. Quality is the corner stone upon which we build our reputation.

Specific quality objectives will be set and reviewed through our management review process. To help us achieve these objectives, we will maintain a quality system that meets BS EN ISO 9001 "Quality Management Systems – Requirements".

We will ensure our processes and procedures align themselves to the Financial Conduct Authority's guidance on debt recovery, in which there are a number of overarching principles of consumer protection and fair business practice which apply to all debt recovery activities.

We will:

- **treat customers fairly** – customers should not be subjected to aggressive practices, inappropriate coercion, or conduct which is deceitful, oppressive, unfair or improper, whether unlawful or not
- **be transparent** in our dealings with customers and others providing information that is clear and not be confusing or misleading
- **exercise forbearance and consideration**, in particular towards customers experiencing difficulty. Providing them with reasonable time and opportunity to repay debts and, where appropriate, to signpost them to sources of free independent debt advice
- **act proportionately** when seeking to recover debts, taking into account customers circumstances
- establish and implement **clear, effective and appropriate policies and procedures** for engaging with customers and other relevant parties, including having appropriate mechanisms for responding to reasonably queried and disputed debt
- establish and implement clear, appropriate and effective policies and procedures for identifying and dealing with **particularly vulnerable customers**.

Our quality policy is communicated to and understood by all members of Recoveries Department. It will be reviewed at least annually to ensure its continued effectiveness and relevance within the department.



Andrew Holt
Senior Partner
Date: 08/01/2020



Chris Grocock
Partner, Head of Recoveries
Date: 08/01/2020