

Client Care Letter

Re: Your debt matter

Thank you for coming to South West London Law Centres. This service offers advice to those with debt problems. This letter is to give you some important information about our service and the way in which your case will be dealt with. You will receive a separate letter to confirm the advice which you receive.

Our standards

We will aim to communicate in plain language and explain to you the legal options available for your matter.

We will advise you of any circumstances and risks of which we are aware or consider to be reasonably foreseeable that could affect you.

In order for us to achieve the best results you must give us clear, prompt and accurate information. If you give us incorrect information then our advice will be based on this and it is likely to be incorrect as a result.

Costs

The cost of the work South West London Law Centres will undertake for you is funded through the Free Advice Partnership. Their website is www.debtfreeadvice.com. This means that there is no charge to you for this work.

Market Research

As part of the funding South West London Law Centres provides this service through you will be asked if you are willing to take part in Market Research. Under no circumstances will your personal details be passed on to third parties for marketing purposes. You are able to refuse this and it will not affect how your case is dealt with.

Data protection and confidentiality

All those who come to South West London Law Centres are asked to sign an authority form. This gives consent for us to keep the information about you on our computer systems and paper files. In rare cases where we have to undertake casework this will also cover contacting other people. We will only contact other people with your consent to do so as we have a duty of confidentiality to you. I will only give out information about your case to others with your permission subject to what is set out below in regard to Data Protection.

South West London Law Centres will use the information that you give us primarily for the provision of services to you and for work related to this service, for example, updating our records to help us manage and analyse our work, and to provide information to the bodies that regulate our work such as the Ministry of Justice.

Our use of your information is subject to your instructions, the Data Protection Act 1998 and our duty of confidentiality to you. Please note that the work we are doing for you may require me to give information about you and your case to third parties such as expert witnesses and other professional advisers. You have a legal right to see all the personal data that is held about you at this office.

Please note that external organisations might conduct audit quality checks on the case work carried out by South West London Law Centres. These other organisations are required to maintain confidentiality in relation to your information.

South West London Law Centres are also required by law to inform the National Crime Agency if they know or suspect that work they are involved in may involve money laundering or terrorist financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.

Complaints procedure

If you are unhappy with the service you have received or any other issue regarding South West London Law Centres then you are able to make a complaint about this. A copy of the complaints procedure is attached.

Ending your case

Very occasionally a situation may arise where we may decide to stop acting for you. If so we will tell you in writing and give you reasonable notice. This will only be in a situation where we are undertaking casework on your behalf. There will be good reason, for example, if you fail or repeatedly delay giving clear instructions, we have a serious disagreement as to what work needs to be done and how to go about it, or if a conflict of interest develops.

Yours sincerely

South West London Law Centres

TERMS AND CONDITIONS

SOUTH WEST LONDON LAW CENTRES

SWLLC is a community based legal practice and a registered charity. We have been providing a continuous service since 1974. We work across 6 South West London boroughs (Croydon, Merton, Kingston, Richmond, Sutton and Wandsworth) helping people to understand and enforce their legal rights. In doing so, we address the root causes of social injustice – poverty, family breakdown, unemployment and exploitation. Every year, we help thousands of people from all walks of life that would otherwise be unable to afford the services of a lawyer.

PROGRESS

We will keep you informed regularly of progress in your case, especially if we decide we need to do something which we have not yet discussed with you. We will explain the effect of any important or relevant papers in your case.

We may need to instruct a barrister to advise about your case and to represent you at a lengthy or complex Court hearing. We will explain this to you if this happens and, where appropriate; discuss the choice of representative with you.

CONTACT

You may contact your solicitor or case worker by telephone, email or post. The contact details are on the client care letter. When contacting your solicitor or case worker by telephone please use their direct line. If they are not able to answer the telephone then you will be able to leave a message.

We aim to respond to telephone messages in the course of the same day.

Your solicitor or case worker will see you by appointment. Please telephone them on their direct line to arrange an appointment.

You can bring documents to the law centre in person between 9.30am and 5.00pm and hand them into reception. If you are going to bring documents to the office, please let your caseworker know.

Responsibility

We try hard to avoid changing the people who are handling your work but if this cannot be avoided, I will notify you promptly who will be dealing with your case and the reason for the change.

We have arrangements to ensure continuity of cover in the event of my being absent from the office.

PROFESSIONAL INDEMNITY

In the interests of our clients, we maintain compulsory professional indemnity insurance to a total level of two million pound.

Our insurers are AON and their contact details are as follows Gibraltar House, Gibraltar Walk, High Street Wickford Essex SS12 8AX The territorial coverage of our insurance is Worldwide. A full hard copy of our insurance is available to view at our head offices. Please ask for details.

CONFIDENTIALITY

Occasionally, our files may need to be examined by our insurers, external auditors (for quality purposes) or external advisers (who assist the firm in maintaining quality and risk). In particular, our files may need to be assessed for quality or costs purposes by the SRA and the Legal Aid Agency. They are required to maintain confidentiality in relation to your files. Your file may be one of a sample which is to be assessed.

COMPLAINTS

We are authorised and regulated by the Solicitors Regulation Authority (SRA). We are committed to high quality legal advice and client care and aim to offer all our clients an efficient and effective service, and I am confident that we will do so in this case. We have a procedure in place which details how we handle complaints. If you would like to see a copy of our complaints procedure, please let me know and I will arrange for a copy to be sent to you.

We have a procedure in the event of a complaint being made and will provide you with all relevant information immediately. We are permitted 8 weeks to consider your grievance. If we are unable to resolve the problem with you, you may ask the Legal Ombudsman to deal with the complaint. The Legal Ombudsman can be contacted at:

**PO Box 6167 Slough SL1 0EH www.legalombudsman.org.uk
T. 0300 555 0333**

The Legal Ombudsman is the independent body for service complaints about lawyers. It has a time limit for investigating complaints of one year from the date of the problem happening or one year from when you should reasonably have known there was cause for complaint. You have six months from the date of our final complaint response to complain to the Legal Ombudsman.

Complaints relating to data

If you have a complaint regarding data protection, you can raise this with your caseworker or by email to enquires@swllc.org

We will acknowledge your complaint within 30 days; the length of time it takes to deal with your complaint will depend on the complexity of the issues involved.

If you are not satisfied with how we dealt with your complaint you can contact the Information Commissioners Office. You can contact them by calling 0303 0123 0113 or online at www.ico.org.uk/concerns.

Equality & Diversity

We are committed to promoting equality and diversity in all of our dealings with clients, third parties and employees. Please contact us if you would like a copy of our equality and diversity policy.

COMPLAINTS PROCEDURE – INFORMATION FOR CLIENTS

1. In the first instance, if you feel you are not getting good service, prompt replies, or you do not understand what your caseworker has told you or is doing for you, we suggest you make an appointment to see the Senior Money Adviser Swabra Natabi or Money and Cost of Living Team Manager Roni Marsh about it. You can ring on 020 8667 9252 or 020 8208 5720 to ask for an appointment.

2. If you are still unhappy you may contact the Head of Legal Practice, Katy Forkah who will try to help. You can contact her on:

Address: Merton Branch, 112 London Road, Morden, SM4 5AX

Email: katy.forkah@swllc.org

Your complaint will be treated seriously and confidentially. It will be thoroughly investigated and you will have an opportunity to discuss the matter with the person investigating your complaint personally. You will be informed of the outcome of the investigation and full reasons for any decision will be sent to you in writing.

4. In addition to our internal complaints procedure, you may at any time contact the Legal Ombudsman on:

Address: PO Box 6806, Wolverhampton, WV1 9WJ

Tel: 0300 555 0333

Website: <http://www.legalombudsman.org.uk/>

Email: enquiries@legalombudsman.org.uk

5. You can also make a complaint to Financial Conduct Authority on:

Address: 25 The North Colonnade, Canary Wharf, London E14 5HS

Tel: 0800 111 6768 or 0300 500 8082

Website: www.fca.org.uk

Email: consumer.queries@fca.org.uk

6. You can also make a complaint to Financial Ombudsman Service on:

Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

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