



**Central Office**  
Myddelton House  
115-123 Pentonville Road  
London N1 9LZ

Tel: 020 7833 2181  
Fax: 020 7833 4371  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Malcolm Hurlston

Chair

Consumer Credit Counselling Service

CCCS  
6th Floor, Lynton House  
7-12 Tavistock Square  
London  
WC1H 9LT

10 November 2010

Dear Malcolm

I am delighted that following an open competition run by Citizens Advice to find a partner able to offer our clients automated debt management plan services (DMPs) Consumer Credit Counselling Service (CCCS) has applied to become and been chosen as our partner. Negotiations are in train to establish the debt management plan pilot project shortly, and complete the contractual arrangements.

As you know last year Citizens Advice helped clients with 2.4 million debt enquiries making it our biggest area of advice at 34% of all enquiries. Where our clients are able to afford to make repayments to their creditors we are not presently able to provide a debt management plan service ourselves and our clients are then faced with choosing a provider themselves, or making their own arrangements. The Office for Fair Trading (OFT) 'Debt Management Compliance Review' published in September 2010, highlighted that debt management is a high risk activity from a consumer protection perspective. This is because of the risk of the long-term harm to vulnerable consumers when poor advice is given and inappropriate solutions adopted. The partnership with CCCS will enable our clients with multiple debts for whom a debt management plan is the preferred choice to tackle their debt problem by using the services provided by CCCS as our 'preferred partner' as opposed to needing to make their own arrangements and select a debt management plan provider with limited information about the quality of their services.

In addition to improving the customer experience, this innovative partnership between our two charities has the potential to influence the market and stimulate wider improvements for consumers in these financially straitened times. It will also free up more bureau time to spend on the most vulnerable clients in keeping with our strategy to 2014.

I very much welcome your application to partner with us and expect that our partnership will make a major contribution to helping consumers, many of whom are very vulnerable, deal with complex and harmful financial problems.

Yours sincerely

A handwritten signature in black ink, appearing to read "John Gladwin". The signature is written in a cursive style with a small dot at the end.

John Gladwin

Chair