

PROVISION OF SERVICES REGULATIONS StepChange Voluntary Arrangements

The following information is designed to draw the attention of interested parties to the information required to be disclosed by the Provision of Services Regulations 2009.

Licensing Body

Clare Lindley MIPA and James O'Carroll MIPA and are licensed to act as Insolvency Practitioners (IPs) in the United Kingdom by the Insolvency Practitioners Association.

Rules Governing Actions

All IPs are bound by the rules of their professional body, including any that relate specifically to insolvency. The rules of the professional body that licences Clare Lindley and James O'Carroll can be found at <http://www.insolvency-practitioners.org.uk/>

In addition, IPs are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at <https://www.r3.org.uk/what-we-do/publications/professional/statements-of-insolvency-practice>

Ethics

All IPs are required to comply with the Insolvency Code of Ethics and a copy of the Code can be found at <http://www.insolvency-practitioners.org.uk/regulation-and-guidance/ethics-code>

Complaints

StepChange Voluntary Arrangements strives to provide the best possible service for our clients. You can help us by telling us when we have done something well, but also if our standards slip below what you would expect.

Please send correspondence to the Head of VA, StepChangeVA, Arena Point, Merrion Way, Leeds LS2 8PA. If we are unable to settle your complaint, you may complain to the regulatory body that licences our insolvency practitioners.

Insolvency Practitioner's regulated work

Any complaints about the Insolvency Practitioner's regulated work should be completed online at www.gov.uk/complain-about-insolvency-practitioner

If you need any help with the form you can call the Insolvency Service Enquiry Line on 0300 6780015 (Monday to Friday 8am to 5pm) or you can email insolvency.enquiryline@insolvency.gsi.gov.uk

For more details, please visit:

<http://www.gov.uk/complain-about-insolvency-practitioner>

Professional Indemnity Insurance

StepChange Voluntary Arrangement's Professional Indemnity Insurance is provided by AIG Europe Ltd. This professional indemnity insurance provides worldwide coverage, excluding professional business carried out from an office in the United States of America or Canada, and any action for a claim brought in any court in the United States of America or Canada.

VAT

StepChange Voluntary Arrangements is registered for VAT under registration no 100160201

StepChange Voluntary Arrangements is the trading name for Consumer Credit Counselling Service Voluntary Arrangements Limited. Registered in England Company No 5659160.

Bribery Act 2010

StepChange Voluntary Arrangements is committed to applying the highest standards of ethical conduct and integrity in its business activities. Every employee and individual acting on StepChange Voluntary Arrangement's behalf is responsible for maintaining our reputation and for conducting company business honestly and professionally.

StepChange Voluntary Arrangements take a zero-tolerance approach to bribery and corruption and are committed to acting professionally, fairly and with integrity in all our business dealings and relationships wherever we operate.

StepChange Voluntary Arrangements requires all those who are associated with it to observe the highest standards of impartiality, integrity and objectivity.

StepChange Voluntary Arrangements prohibits anyone acting on its behalf from:

- bribing another person. A bribe includes the offering, promising or giving of any financial or other type of advantage;
- accepting a bribe. This includes requesting, agreeing to receive or accepting any financial, or another kind of advantage;
- bribing a foreign public official; and
- condoning the offering or acceptance of bribes.

StepChange Voluntary Arrangements will:

- avoid doing business with others who do not accept our values and who may harm our reputation;
- maintain processes, procedures and records that limit the risk of direct or indirect bribery;
- promote awareness of this policy amongst its staff, those acting on its behalf and entities with which it has any commercial dealings;
- investigate all instances of alleged bribery, and will assist the police, and other authorities when appropriate, in any resultant prosecutions. In addition, disciplinary action will be considered against individual members of staff;
- review this policy regularly and update it when necessary.