

# Newlyn plc

## Duty of Care Policy Statement

Part of the Newlyn Risk Management Strategy



# Newlyn plc Duty of Care Policy Statement

## 1. General Aims

- to provide a responsible and efficient service whereby debtors can discharge their obligations quickly and easily without incurring undue cost

To facilitate this objective, Newlyn will;

- at all times comply with the Company's own code of conduct in addition to any guidelines set out by the Client
- at all times comply with the work practices set out in its own Complaints Policy and Procedures documentation
- at all times be discreet, polite and civil to debtors

## 2. Vulnerable Groups

Despite the best efforts of central and local government, genuine poverty, deprivation and social exclusion caused by debility, poor health and age remain facts of life in many communities in England and Wales. In consequence, Newlyn has developed a sensible and sympathetic approach to collections where vulnerable groups are concerned. Awareness of the approach and supporting procedures forms an essential part of the Company's induction and training programmes and will be embodied in its associated **Codes of Practice**.

The company has a dedicated **Vulnerable Persons Team** which handles sensitive and potentially vulnerable cases; including but not limited to those who are:

- Recently bereaved
- Old and frail
- Disabled
- Suffering poverty/hardship
- Speak no English
- Have Mental Health issues
- Are terminally ill or suffering long term sickness
- Pregnant
- Single parents
- Lone females

Staff will also be made aware of the Client's definition/s of vulnerability and be required to operate within any such guidelines. Should there be any doubt regarding the action to be taken in any particular instance, the case will be referred to the Client.

Newlyn's aim is to provide a fair, equitable and responsible service to all parties. The Company will not seek to prioritise or target any one group of individuals and will not burden the financially less able, the socially excluded or any other group considered vulnerable in any way.

Newlyn's success relies entirely on obeying managed, transparent and auditable processes. Newlyn will only grow through a Client base which can be confident that its services are delivered fairly and within the law by experienced, qualified and well-trained staff whose behaviour is moderated at all times by adherence to the highest standards of personal conduct.

Newlyn will deliver its services without respect to whether the Company is the main, the reserve or a joint contractor in strict observance of the policies of The Civil Enforcement Association (CIVEA) of which Newlyn is a full member. The company also obeys the Office of Fair Trading code, and follows the model codes of practice set out and published by the IRRV (Institute of Revenues Rating and Valuation) and those of the Ministry of Justice (formerly the Lord Chancellor's Department).

Newlyn will always seek to comply with current legislation affecting debtors' rights and be pro-active in monitoring changes to the same.

Newlyn believes that the above policy statements supported by robust, well-documented procedures will ensure a socially responsible approach when dealing with vulnerable groups whilst at the same time maintaining an effective recovery program for the Client.

The associated Codes of Practice and workflows to this policy are subject to audit and management review under Newlyn's ISO 9000 Quality Management System.

Signed  (Managing and Operations Director, Newlyn plc)

Reviewed date: 12 May 2017

Next Review date: 12 May 2018