

## Client Declaration

I have asked for debt advice from West Kent Debt Advice (WKDA). I understand that WKDA will advise me to the best of their ability in order to help me resolve my current financial difficulties. I understand that WKDA can only do this with my complete co-operation.

### **My Declaration**

#### ***No more credit...***

I agree that in accepting help from WKDA I am agreeing not to take on any further credit without first discussing it with my adviser, and that other than in exceptional circumstances taking on extra credit may affect WKDA's ability to help me.

#### ***Full co-operation...***

I agree to maintain regular contact with WKDA, to promptly respond to any correspondence and requests for information, to attend any appointments at the agreed times, and to co-operate in every way I can. I agree to provide to WKDA copies of any relevant correspondence from creditors.

#### ***Open and honest...***

I agree to give WKDA full, complete and accurate information about my financial circumstances. I agree to inform WKDA if my situation changes.

#### ***Consequences of advice...***

I understand that in any advice given, my Priority Creditors (for example rent/mortgage, Council Tax, utility bills etc.) will be treated with higher priority than my Unsecured Creditors. I understand that creditors are not obliged to accept reduced repayments or to freeze interest and that consequently reducing repayment to them may result in the debt taking longer to be fully repaid. I understand that my credit rating and my ability to get credit in the future may be adversely affected once WKDA starts contacting my creditors.

#### ***Ending the advice...***

I understand that I may terminate my relationship with WKDA at any time. I also understand that if I do not keep to the terms of this informal agreement WKDA may decide to terminate the debt advice. Debt advice may also be terminated if, after discussion with me, it is felt that further appointments would be inappropriate, or would not be beneficial to me. In either circumstance I understand that WKDA will inform my creditors that they are no longer assisting me.

#### ***No legal liability...***

I understand that at all times WKDA can only provide me with advice as to how I should act. I agree that any advice or assistance given to me by WKDA does not create any legal liability on the part of WKDA

#### ***Use of information...***

I agree that WKDA may store information about me electronically and in written form. I understand that these records will be kept confidential, and may be checked as part of any audit process.

I am aware that the offices in which WKDA operates have been provided through the generosity of a local church and constitute a "safe place" where people have been trained to offer prayer should I wish it but only at my request.

**Name(s)** .....

**Date** .....

**Signature(s)** .....

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### West Kent Debt Advice

c/o Tonbridge Baptist Church, Darenth Avenue, Tonbridge, Kent, TN10 3HZ

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