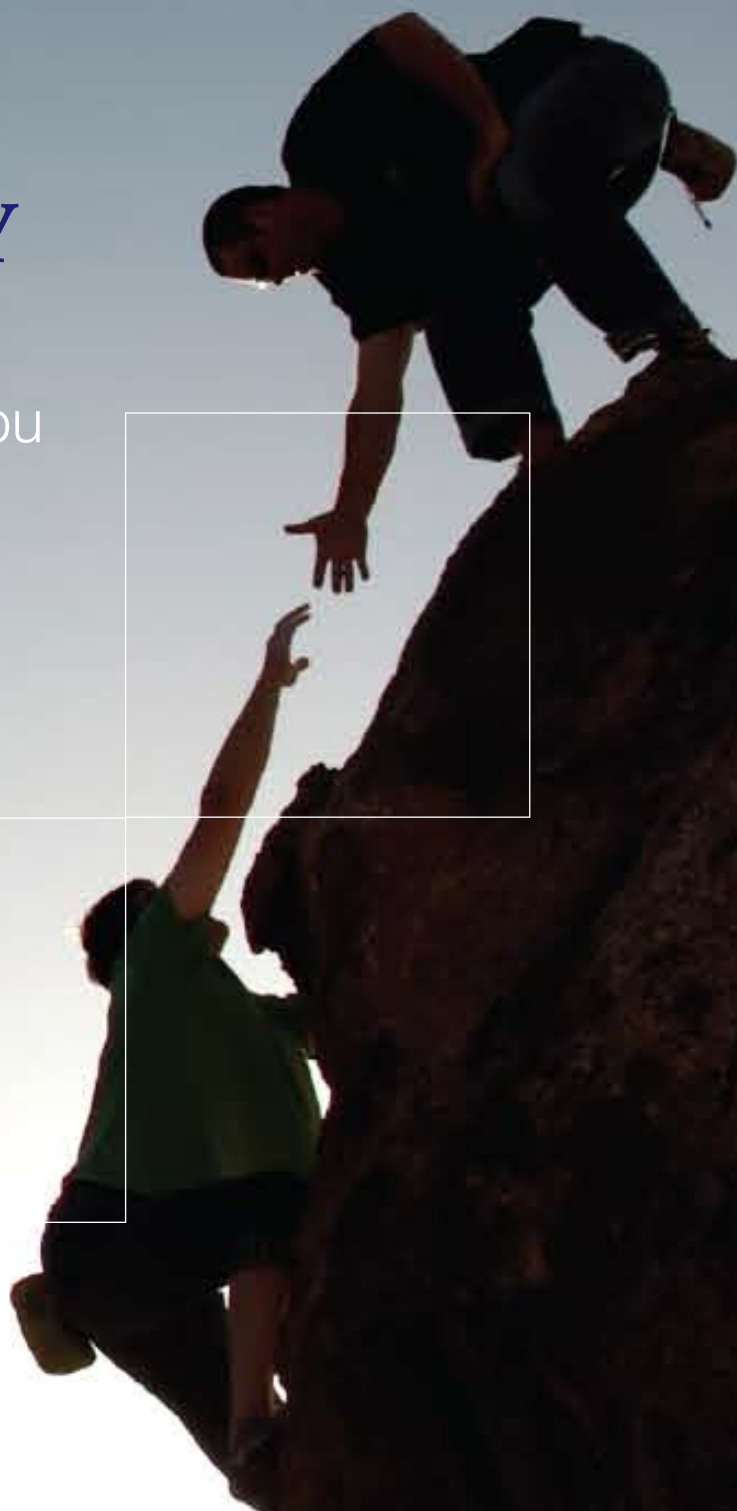


# DEBT | ADVISORY LINE

The perfect partner for you  
and your clients.



★ WINNER ★  
insolvency  
& rescue   
AWARDS 2008 & 2009  
Debt Management Provider of the Year

## About Debt Advisory Line



Debt Advisory Line is a specialist debt solutions company dedicated to helping clients in financial difficulty. When our Senior Partners, a Chartered Accountant and a Financial Services Authority (FSA) trained compliance expert, established the Debt Advisory Line it was on a strong foundation of compliance and Treating Customers Fairly so as to ensure that clients referred to Debt Advisory Line could be assured of receiving the most appropriate advice.

# Award Winning Service

Debt Advisory Line has helped thousands of clients in financial difficulties to become debt free by offering the most suitable none borrowing solution available to them.

## Why Debt Advisory Line?

Debt Advisory Line won the coveted title of Debt Management Provider of the Year at the Insolvency and Rescue Awards in both 2008 & 2009.

We will be ethical, transparent and efficient when dealing with clients and our commitments to this has been recognised in our membership of DEMSA (Debt Managers Standards Association) and The Debt Resolution Forum.





## How Can We Help Clients?

We offer a number of solutions, the most common of which are;

- ▶ Debt Management Plans (DMP)
- ▶ Individual Voluntary Arrangements (IVA's)
- ▶ Trust Deeds

We adhere to the code of conduct as set out by DEMSA. The DEMSA code of practice is approved under the OFT (Office of Fair Trading) Consumer Codes Approval Scheme (CCAS).

# Debt Management

A Debt Management Plan is an informal arrangement between clients and their creditors designed to enable them to repay their debts with one affordable payment.

We will calculate client's payments to ensure that all essential bills such as mortgage payments, utilities etc and general living costs are covered before negotiating directly with creditors to arrange reduced payments with the remaining funds.

## The Benefits

- ▶ One manageable monthly payment regardless of the number of creditors which Debt Advisory Line will distribute on a fair, pro-rata basis.
- ▶ We will deal with all correspondence from creditors whether by telephone or post.
- ▶ Clients have their own dedicated Personal Account Manager who will provide regular updates until they are debt free.
- ▶ Clients will receive regular monthly statements showing payments received and payments distributed to creditors.





## IVA's & Trust Deeds

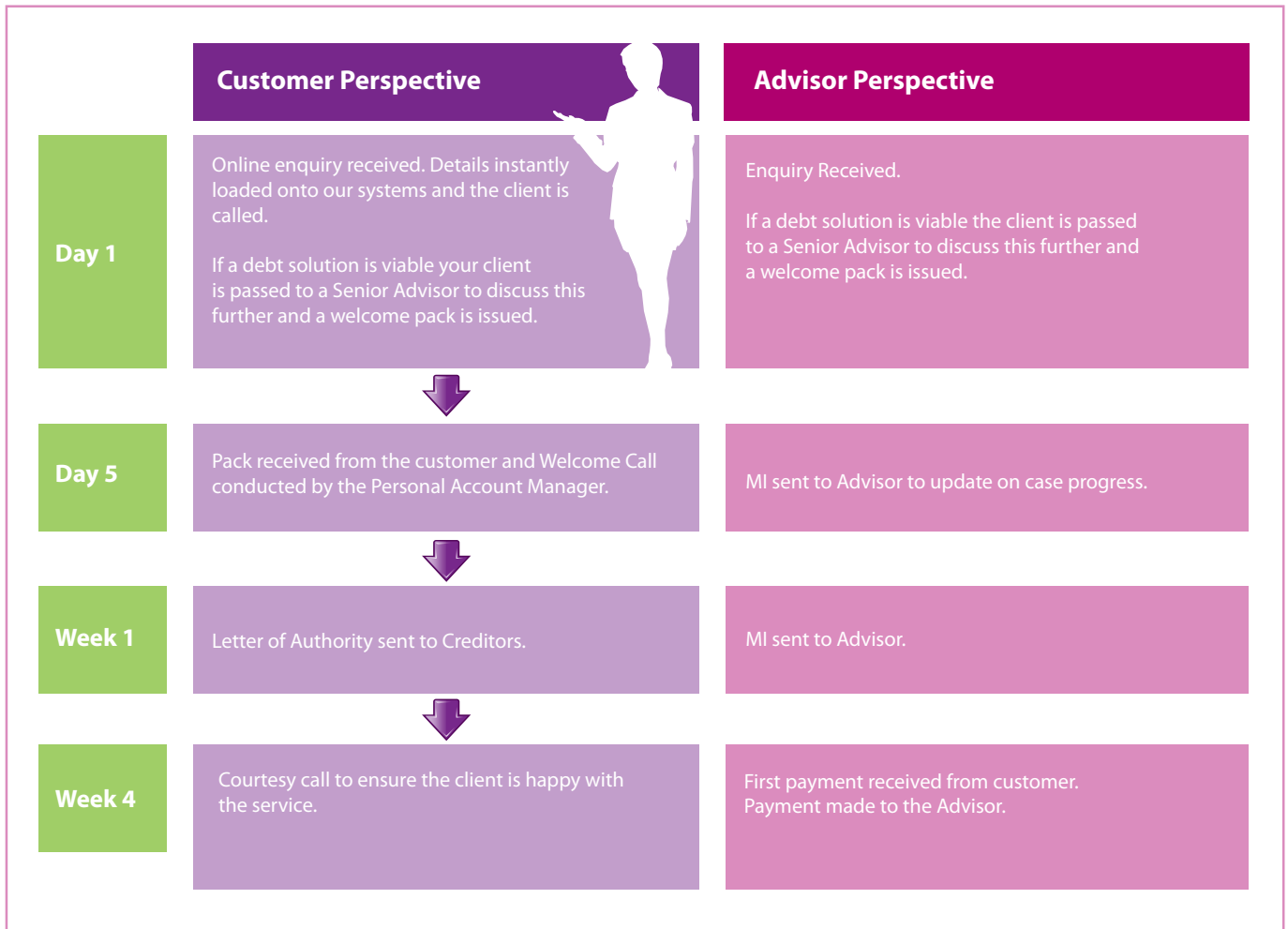
Available to residents of England, Wales & Northern Ireland (in Scotland this is called a Trust Deed) an IVA is a legal process, usually for individuals with at least £15,000 of unsecured debt (£10,000 for Trust Deeds).

Our Insolvency Practitioner will work out an affordable monthly payment which usually will last for 60 months (5 years). Once an IVA has been accepted interest and charges are frozen and at the end of the term the remainder of the debt is written off. Benefits of IVA's & Trust Deeds include;

## The Benefits

- ▶ All interest and charges are frozen once agreed
- ▶ Write off a percentage of debts at the end of the plan
- ▶ Become debt free in approximately 60 months
- ▶ Once agreed an IVA/Trust Deed becomes a legally binding agreement

# The Process...



## The Referral Process

Let Debt Advisory Line do all the work.

Our process is simple. The team will handle the whole process on your behalf. Our experienced team will contact your client directly only with your permission - and keep you updated and informed every step of the way. You will receive regular case summaries throughout the entire recommendation process.

## Testimonials

As we've already said the Debt Advisory Line is dedicated to providing a professional service aimed at getting clients debt free as quickly as possible and relieving them of the immense financial stresses that they can be under. However don't just take our word for this – look at what our customers are saying about us....

# What Our Clients Say...

“With just one phone call to the Debt Advisory Line we came to an agreement with our creditors and are now paying a monthly amount we can comfortably afford.”

**Mrs. Cooke from Chester**

“I would give Debt Advisory Line an overall 10 out of 10 for customer service.”

**Mrs. Pollit from Creiff**

**Make sure that your product portfolio includes our plans to ensure that your clients receive the best possible advice.**

Contact the Debt Advisory Line for an award winning service.

Brokers (IFA's & Mortgage Advisors): 0844 875 9184  
Business Development: 0844 576 6736

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