

We feel that improving the public perception of our industry is of utmost importance and that we must work to maintain the highest standards of business ethics and practice

General Provisions

Rundles directors and employees must all comply with the following Code of Practice.

During the course of their duties all employees will, whether by telephone, in correspondence, or in person act and ensure that all contractors and agents act responsibly and courteously, in a calm and dignified manner. They will carry out their duties diligently and in accordance with clients' instructions, observing individual clients' Codes of Practice and The National Standards for Enforcement Agents introduced by Department for Constitutional Affairs. Employees will ensure that they, together with all contractors and agents act at all times in the best interests of the client.

Employees will at all times act within the scope of current enforcement legislation. It is the responsibility of all employees to ensure that they maintain a thorough knowledge and understanding of all relevant legislation, case-law and powers and attend all relevant Rundles training sessions.

All staff must observe and comply with Health and Safety, Equality, Human Rights and Data Protection legislation as per training provided by Rundles. Should any clarification be required, the member of staff must contact their manager or a senior member or staff for guidance.

Communicating correctly with Debtors

Where employees identify vulnerable cases a full written report will be provided detailing the debtor's circumstances. More information about identification of vulnerable persons can be found at the end of this document.

Employees will maintain a standard of dress commensurate with the provision of a professional service.

All correspondence, notices and other documentation sent to or left with the debtor will be neither ambiguous nor misleading.

Enforcement agents should avoid disclosing the purpose of their visit to anyone other than the debtor. Where the debtor is not seen, the relevant documents must be left at the address in a sealed envelope addressed to the debtor.

Enforcement agents will leave a notice at each visit where a fee is incurred, detailing the fees charged to date. He/she will also detail what additional fees may be incurred if further action becomes necessary.

Rundles will provide an itemised account to the debtor where required.

All Enforcement Agents carrying out the lawful act of distraining on, removing or

supervising the removal of goods shall hold a current Bailiff's Certificate issued by a county court. Such certificates shall not be used as a means of identification or produced to a debtor as an authority except when distraining for arrears of rent.

Enforcement agents must not misrepresent their powers, qualifications, capacities, experience or abilities.

Enforcement agents must be respectful of religious festivals and ensure enforcement is scheduled around such events. Enforcement agents must ensure that translation facilities are available where English may not be the first language.

Enforcement agents must also request Braille or other services from their manager should this be required.

Rundles will advise debtors where they can obtain debt advice from debt counselling agencies including the Citizen Advice Bureau.

All complaints will be dealt with in accordance with Rundles complaints procedure, which is in line with the complaints procedures of BS EN ISO 9001:2008 assurance standard, The Enforcement Services Association and the Association of Civil Enforcement Agencies.

Rundles will provide and/or make freely available to debtors any documentation including codes of practice, letters, information sheets, forms etc. in accordance with its contractual arrangements with its clients.

Rundles will issue official receipts for all payments made in person. Where requested a receipt will be sent by post or email the same working day as the payment is received. Where payments are received on cases that have been returned to a client with a Nulla Bona Certificate, a receipt will be sent by post within 1 working day.

Enforcement Agent and staff communication requirements

Employees will bring to the attention of the client all cases where it is felt that Enforcement Agent action is inappropriate, in accordance with this Code of Practice or the clients Code of Practice or the National Standards for Enforcement Agents and provide a full written report with regard to the debtor's circumstances.

Employees will promptly report any threats of violence or other matters of concern to a director, who will, where appropriate, notify the local constabulary and advise the client. Further action will only be taken in accordance with Rundles Health and Safety Policy or the client's Code of Practice.

All cases that are returned by Enforcement Agents, where the levy of a debtor's goods has not been made, must be accompanied by an appropriate report setting out the reasons that a levy has not taken place together with all other relevant information.

Employees will treat all information coming into their possession as strictly

confidential and will at all times act in strict accordance with current Data Protection legislation and, where appropriate, the Freedom of Information Act.

Employees will only use the term Enforcement Agent or Bailiff in association with Enforcement Agent / Bailiff duties. The term Enforcement Agent or Bailiff will not be used in connection with any other activity that is not supported by either a distress warrant or a client instruction in respect of a liability order.

Corporate requirements

Rundles will declare all associated interests of companies, firms, and organisations to its clients.

Rundles will process all instructions in accordance with its contractual arrangements with its clients.

Rundles will report to its clients the details of cases, when it is requested, in accordance with its contractual arrangements with its clients.

Rundles will respond to all debtor correspondence within 2 working days of receipt. Where a substantive response is not possible within 2 days, a letter acknowledging receipt will be sent and a substantive response sent as soon as possible.

Rundles will return all abortive or withdrawn cases to its clients in accordance with its contractual arrangements with its clients.

Rundles will make available to its clients, on request, all correspondence relating to the debtors of a client together with all supporting documents and working papers in accordance with its contractual arrangements with its clients.

Rundles will remit to its clients all monies held in accordance with its contractual arrangements with its clients.

Rundles will maintain separate client(s) bank account(s) in accordance with its contractual arrangements with its clients.

Rundles will at all times maintain a level of professional indemnity insurance, public liability insurance, and employers liability insurance in accordance with statutory requirements and its contractual arrangements with its clients.

Rundles will at all times maintain a level of goods in transit insurance and ensure that all contractors and agents maintain at all times a level of insurance cover with regard to goods in transit, goods in storage and goods at public auction. Rundles will provide and/or make freely available to client any documentation including codes of practice, letters, information sheets, forms etc.

Rundles will appoint a Client liaison director / manager who will monitor Rundles performance with regard to contracts and provide regular reports and meetings in accordance with its contractual arrangements with its clients.

Rundles will not speak to the media concerning regarding a case or clients' caseload, prior to receiving the authority of the client/Council involved.

ENFORCMENT AGENTS CODE OF PRACTICE

The Enforcement Agents Code of Practice will be read and used in conjunction with the above general Code of Practice.

Approach

All Enforcement Agents will dress appropriately, i.e. suit and tie.

People are to be spoken to in the same manner, as you would like someone to speak to you, if the roles were reversed. Only use business language, never use slang, or phrases, which may be considered offensive, irrespective of any provocation.

Under no circumstances is an Enforcement Agent allowed to distraint or make contact on a Sunday or any day known to be a religious holiday to the debtor.

Calls should be made within reasonable hours (between 8.00 am and 8.00 pm), or at any time during trading hours or as client stipulation, but all existing legislation must be observed.

Enforcement Agents shall supply a copy of this Code of Conduct and Rundles complaints procedure on request.

Identification

All Enforcement Agents are issued with personal identification. This must be produced at every visit, regardless of whether or not they are requested.

Upon seeing the debtor, the Enforcement Agent must introduce himself in the following manner:

"Good morning/afternoon. I am an Enforcement Agent (or Bailiff) working on behalf of".

All Enforcement Agents are issued with a written authorisation for each local authority. These must be carried at all times and must be produced upon request.

Documentation

Documents entrusted to you either by Rundles or by a client are to be safeguarded and kept in the same condition as when placed in your custody.

All Enforcement Agents are to be aware that the information held by Rundles may

come under the Data Protection Act 1984, in whole or part, and any unnecessary disclosure of data may render Rundles liable to prosecution.

Enforcement Agents must adhere to the regulations of the Data Protection Act. Similarly, all information must be handled within the legislation set out in the Freedom of Information Act where applicable.

Collection of Money

Enforcement Agents collecting cash from debtors are required to count and agree the sum in the presence of the payee and immediately issue an official company receipt. An Enforcement Agent that collects any form of payment must issue an official company receipt immediately.

Enforcement Agents must make all customers aware of the process for receipt issuing where a payment has been made by post or requested by telephone.

Goods Seized

Having lawfully gained access to goods, the enforcement agent will produce an inventory of the goods seized and leave it with the debtor with other documents required by regulations or statute.

Any goods seized must be transported with "care" to the nearest auctioneers and checked against the inventory with that auctioneer.

Goods seized must be transferred to the auctioneers or holding place at the earliest convenient moment.

Enforcement Agents are to be stringent in the search for any fault or damage to the items prior to seizure.

Care must be taken to avoid the seizure of third party goods or items that are privileged /absolutely privileged.

Under no circumstances are goods to be seized that appear to belong, or be solely used by, a child.

If an Enforcement Agent has difficulty in estimating an item's value, he should seek advice from another Enforcement Agent, or a senior member of staff at Rundles.

Before any vehicle is seized, an HPI (Hire Purchase Information) check must be completed.

Entry

Care must be taken at all times to stay within the realms of the law, and the stipulated client guidelines.

If an Enforcement Agent is in doubt as to his right of entry, he must contact a senior

member of staff for clarification before proceeding. If forced entry is necessary, the "client" and/or a "senior member of staff at Rundles." must be contacted prior to any actions being taken.

Case Reports

All Enforcement Agents are responsible for completing the report sheet immediately after a call/visit. This report must include date, time, a brief description of the event and signed by the Enforcement Agent. This report must be legible.

Company Vehicles

Enforcement Agents are responsible for ensuring that both, the interior and exterior of vehicles are kept clean and respectable. All vehicles are to be used in accordance with Rundles "Company Owned and Leased Vehicle Guidelines" which are provided with your vehicle.

Dealing with Vulnerable Debtors

The bailiff will withdraw from premises immediately where the only person present is, or appears to be under 18 years of age the bailiff will immediately cease recovery action and report to the Council any cases that may be considered vulnerable.

Identification of vulnerable cases may include:

Evidence of physical disability or mental impairment

If it is evident that the debtor has a disability that is anything other than a relatively minor disability or is mentally impaired, no action will be taken without consulting with the Council or Bailiff Manager. The bailiff should never remove or levy on goods that are necessary to a person by virtue of their disability.

An elderly person who appears frail or confused

Where it is evident that an elderly person is frail, confused, ill, or living off limited income the bailiff should make no attempt to levy or remove goods without first consulting with the Council or Bailiff Manager.

Evidence of long term sickness or serious illness, including mental illness

If it is evident that the debtor (or the debtor's partner) is suffering from any condition which is serious or life threatening the bailiff will consult the Council or Bailiff Manager before attempting to levy or remove goods.

Recent bereavement

In cases of recent bereavement the bailiff will consult with the Council or Bailiff Manager before attempting to levy or remove goods.

Evidence of severe financial hardship

If severe financial hardship is evident or a debtor is on income support/ job Seekers allowance the bailiff will seek guidance from the Council or Bailiff Manager before

continuing action.

People who are deaf or blind, or have limited sight or hearing

If it is found that the debtor is having difficulty communicating due to profound deafness, blindness or language difficulties, no action will be taken without consulting the Council or Bailiff Manager. The bailiff will never remove or levy on goods that are necessary to a person by virtue of these disabilities.

Single Parent Family

Where single parents are dependent on state benefits the bailiff will exercise caution and consult with the Council or Bailiff Manager if considered necessary before taking action.

Young Children and Severe Social Deprivation

If the debtor has young children AND severe social deprivation is evident, the bailiff will seek guidance from the Council or Bailiff Manager before continuing action.

Pregnancy

If the debtor or the debtor's partner (if present) is pregnant and is distressed the bailiff will seek guidance from the Council or Bailiff Manager before continuing action.

This list is not exhaustive, and the bailiff will refer a case to the Council or Bailiff Manager if in doubt. Discretion will be exercised where the Bailiff feels it appropriate, and depending on the circumstances of each case.