



Our Customer Charter

Our Mission

Few borrowers aim to fall into debt. We recognise this reality and work to ensure that monies are collected in a sensitive and timely manner. We regard compliance with our legal obligations as an operational minimum; instead we strive to deliver new levels of excellence.

All of our employees undergo a rigorous training programme and are fully trained to understand your circumstances and take actions appropriate to your situation.

We are committed to treating our customers fairly - to do this:

- We will treat each and every customer with respect, care and dignity.
- We will provide a consistently high level of service to our customers.
- We will communicate to our customers in a way that is clear, fair and never misleading.
- When we do receive complaints we will resolve them quickly and fairly. We will identify specific and systematic causes of complaints and seek to rectify them.
- We will seek to understand the markets, market conditions and customers we serve.

We understand that being in financial difficulty can be stressful and confusing at times. We will aim to understand our customers' situations and use the most suitable contact methods.

We will aim to alleviate some of the pressures of being in debt and try to help customers understand their obligations.

At Apex Credit Management we pride ourselves on the quality of our people and will try to help customers in coming to terms with their debt challenges. We also recognise that customers might prefer to speak to independent experts and gain their input. Our website www.myapex.apexcm.co.uk provides links to independent advice that may be helpful in providing the type of additional support customers are seeking.

We handle all information in a manner that respects the rights of individuals and which complies with the requirements of the Data Protection Act.