



Citizens Advice East Suffolk – How We Will Work With You

As part of the service, we offer to people experiencing financial difficulties, we provide help in preparing budgets, maximising income, and negotiating with both priority and non-priority creditors. We also help with court matters.

Our service is free, confidential, professional and independent. We always work with you and for you. However, we expect your full co-operation and participation in matters relating to your debts.

What you can expect from us: We need your authority to act on your behalf. Providing you give us all the necessary paperwork; we will always deal with matters for you and take appropriate action.

We try to set up suitable, realistic repayments with your creditors. This will include asking them to freeze the interest accruing on your accounts. Although we ask for interest to be frozen, some creditors may not agree to this and therefore the interest may continue to be added each month.

We need to advise you that reducing payments to your creditors may have an effect on you obtaining credit in the future.

We will ask for your approval of the financial statement that we prepare before sending it out to your creditors with proposed offers of payment.

We will keep you informed about all negotiations with your creditors and will send you copies of all correspondence.

What we expect from you: We expect you to keep up with the payment arrangements that we arrange with your creditors and to advise us if your situation changes.

We expect you not to take out any further credit.

We reserve the right to inform your creditors that we are no longer acting on your behalf should you fail to keep up with the payment arrangements we make for you, or should you fail to take any notice of the letters that we send you. We also reserve the right to withdraw our assistance if you enter into any further agreements without prior discussion with us.