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Customer Debt Policy

“ Maximising the collection of non rent debts.”
(E.g. from garage arrears, service charge arrears
and repairs debts)

If you would like this policy in large print, braille or translated,
please contact the Customer Service Centre on 0800 195
5515 from a landline or 0300 666 5515 from a mobile.

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Sentinel 



Customer Debt Policy

Why do we have this policy?

This policy sets out how we collect debts other than rent arrears owed to us by our customers or former customers. Information about how we deal with rent arrears can be found in our 'Rent Arrears Policy'.

Customer debts may be created through missed garage or service charge payments, or if you fail to pay for certain repairs to your home. For example, if you, a member of your family, or a visitor to your home has broken a window.

We set the highest standards of customer service, and by ensuring that we collect all the money owed to us we can continue to deliver the standards our customers expect.

If you have a debt.

We expect all charges to be paid when due, but if you can't afford to pay in full, you will need to work with us to develop a payment plan. We will provide you with support and advice to help you organise your finances and maximise your income.

Whilst you still owe us money, we may decide to exclude you from accessing some of our additional services such as garage rentals.

When agreeing a payment plan we will take account of your personal financial circumstances and have respect for your outgoings. We also recognise your need to maintain a reasonable standard of living.

We may use tracing agents to help us find former customers who have moved on with no forwarding address. As a last resource, we will use legal action to recover debts owed.

What is our aim?

We aim to:

- Collect all money owing to us in a fair and responsible manner.
- Work with Benefits and employment agencies to provide additional support to our vulnerable customers.
- Make sure that our customers understand their rights and obligations.
- Encourage contact with us at every stage of the recovery process.

Debt collection complaints:

If you believe our approach to the recovery of your debt is unreasonable, you must provide us with a reason why. We will judge all cases sympathetically and use all relevant information available to decide if debts are justified before continuing with recovery action.

All complaints will be dealt with in line with our Complaints Policy.