



# Swindon Borough Council

## Revenues Customer Charter

*'The Council will collect its debt and maximise income but will do so fairly and impartially and with regard to the social welfare and human rights of our customers'.*

The Council will

1. Maximise the collection of its debts. Non-collection of debts increases the burden on those that do pay.
2. Ensure that all recovery action undertaken is in accordance with legislation, its own policies and its codes of practice.
3. Where multiple debts are owed to the Council and other parties, the Council will endeavor to agree payment arrangements that allow all debts to be repaid.
4. Outstanding debts should be collected by arrangements or by attachment to earnings / benefit in preference to the use of external agents, bailiffs, Bankruptcy or Committal proceedings, which can involve considerable additional costs.
5. Whilst maximising its income, the Council will endeavour to take its customers financial circumstances and ability to pay into account.
6. The Council should not make unrealistic payment arrangements, which overburden its customers and incur unnecessary costs.
7. The Council should be mindful of vulnerable customers and take the appropriate action when advised of the vulnerability of customers. Each case should be reviewed and treated on its own merits.
8. The Council will work in partnership with local advice agencies in resolving customer enquires and problems.
9. The Council will endeavour to make customers aware of all discounts, exemptions and benefits to which they may be entitled.
10. The Council will explain clearly the reasons why recovery action has been taken and make sure customers understand what they can expect from the Council and what the Council will expect of them.
11. The Council will provide customers with advice and guidance with regard to the payment of outstanding debts.
12. Wherever possible communications will be in plain English. Translation services for those requiring them will be used wherever appropriate.

13. The Council's complaints procedures will be used to monitor and improve the Service.
14. Swindon Borough Council is working to ensuring that it provides a consistent service to all members of the local community and prevent discrimination.

The Council expects customers to:

1. Take responsibility for their debts (excluding certain vulnerable customers).
2. Understand that the Council needs to maximise its income.
3. Contact the Council before or early in the recovery process, when experiencing difficulties in making payment.
4. Make realistic and affordable payment arrangements on outstanding debts
5. Seek advice from the Council or from an independent advice agency when experiencing financial difficulties.
6. Claim any Discounts, Exemptions or Benefits to which they are entitled.
7. Avoid additional costs when dealing with bailiffs by making early contact and maintaining payment arrangements.
8. Deal with outstanding accounts at an early stage and so avoid expensive debt recovery proceedings, such as Bankruptcy, Charging orders or Committal to prison.

## **Summary**

The Council aims to collect its debt and maximize its income by working in partnership with local advice agencies. Ensuring customers receive high quality services, which take their circumstances into account and reflect their diverse needs.