

## Debt Collection body calls for even greater levels of customer forbearance

(Date 1 April, 2020) The leading Association for the debt collection industry is urging its members to review all of their current activities and treatment paths to ensure they are doing everything possible to support its customers and the wider UK community through the current Covid-19 crisis.

The Credit Services Association (CSA), which represents more than 90% of the typically call-centre based firms, says that it expects all of its members to ensure that their customers – including millions of individuals and thousands of small business owners – are given appropriate forbearance to reflect these genuinely unchartered times.

Peter Wallwork, CSA Chief Executive, says that a significant number of its members have already adjusted their practices accordingly: “The Covid-19 pandemic has created unprecedented levels of worry, uncertainty and financial difficulty for millions of individuals and households, and CSA members have already been responding with sensitivity and empathy, adapting their communications strategies and content and signposting customers to where further help is available. “We want all of our members to do everything possible to support customers through the financial and cultural shock which our society is experiencing. They are on the front line, already dealing with millions of households across the UK that are in debt, and so are ideally placed to support people through this evolving situation.”

Customers may not know in what ways and for how long their financial and personal situation may be affected. Even if a customer is not affected at the present, their situation may change rapidly and without warning, and firms should only seek such information from their customers with appropriate sensitivity and understanding.

He also warned that the debt advice charities could be overwhelmed: “It is normal practice to signpost to sources of advice and assistance. However, members should keep in mind that such services are likely to be experiencing higher demand than usual or experiencing difficulty in operation. It will also be important to remember that where service failures and high demand are the case, customers will require additional forbearance as they attempt to obtain advice. We are keeping

in close contact with the debt advice sector to keep the lines of communications open between them and our members to ensure a consistent approach for customers is reached.”

At any one time, CSA members hold up to £60 billion for collection, returning nearly £4 billion in collections to the UK economy per annum.

Ends

**The Credit Services Association (CSA)** is the only National Association in the UK for organisations active in the debt collection and purchase industry. The Association, which has a history dating back to 1906, has 300 member companies which represent 90% of the industry, and employ 11,000 people. As the voice of the collections industry, our vision is to build confidence in debt collection by making the entire process clear, easy to understand and less stressful for all those involved. Further information on the CSA can be found at: <http://www.csa-uk.com>

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