

## **Copyright and third-party disclosure**

All copyright in our documents is retained by DMAC. Do not share our advice or documents with third parties without our consent.

## **Membership and standards**

DMAC is a member of Money Advice Scotland and follows its best-practice guidelines.

## **Complaints and feedback**

DMAC welcomes comments and complaints to improve our services. If you are unhappy with our service, raise the matter with your advisor first. If that does not resolve the issue, submit your complaint in writing in accordance with our complaints policy, which is available on request. We will investigate all complaints. Feedback and written complaints can also be sent via our website: <https://www.d-mac.org.uk/feedback>.

## **Whole agreement**

These terms and conditions together with the initial letter from your advisor form the entire agreement between you and DMAC in respect of the work described.

## **Regulation and scope of advice**

DMAC does not provide regulated financial advice and is not authorised or regulated by the Financial Conduct Authority. We do not give advice on investments, tax planning, product choices, or similar regulated matters.

## **External reviews and confidentiality**

DMAC participates in periodic reviews, examinations and audits by Money Advice Scotland and other external reviewers. By instructing DMAC and signing our Data Protection Form you consent to such reviews of your case file for as long as the file is retained. DMAC will continue to protect your confidentiality throughout any review process.

## **DRUMCHAPEL MONEY ADVICE CENTRE TERMS OF BUSINESS**

### **Eligibility and service area**

You must live in the Glasgow North West area to use our services. If you have received these Terms of Business, you are eligible.

### **Our promise**

- Professionalism: We provide competent, professional advice.
- Best outcomes: We will pursue the best possible result given the circumstances.
- Efficiency and approachability: We aim to work quickly and efficiently while remaining friendly and accessible.

We cannot guarantee a particular outcome, but we will act in your best interests throughout.

### **Contacting us**

- Address: Unit 14/15, Ladyloan Place, Glasgow, G15 8LB
- Opening hours: Monday–Thursday 9:00–17:00; Friday 9:00–16:00
- Telephone: 0141 944 0507
- Email: [admin@d-mac.org.uk](mailto:admin@d-mac.org.uk)
- Website: [www.d-mac.org.uk](http://www.d-mac.org.uk)

If your advisor is unavailable, please leave a voicemail or send an email and your message will be passed on as soon as possible. Emergency appointments outside office hours are offered in exceptional circumstances.

### **Initial interview and timescales**

An initial diagnostic interview of up to 30 minutes will determine whether we can help and outline the next steps. Case timelines vary and will be agreed during that meeting. We require your full cooperation to meet agreed timescales. Cooperation from third parties is outside our control and may affect progress.

## **Instructions**

Instructions may be given verbally or in writing. For clarity and record-keeping, DMAC may ask you to confirm verbal instructions in writing. Unless your advisor has agreed otherwise in writing, DMAC does not accept instructions by email or from a third party. You must promptly inform us of any change in your circumstances, including changes of address or contact number. We will not act for a third party unless we have their written authority. We will not release information to a third party without your prior written or verbal permission.

## **Conflict of Interest**

We will not normally act for two or more clients where a probable or potential conflict of interest exists. You must tell us of any possible conflicts at the start of our relationship and we will advise whether we can continue to act for you. If we already represent one of the parties involved, priority will be given to that client. Where prior knowledge of a separate matter creates a possible or actual conflict, we may be unable to act and confidentiality may prevent us from giving further details. Decisions on conflicts of interest are at DMAC's sole discretion.

## **Client Behaviour**

Clients who attend our office, outreach clinics or home visits while apparently under the influence of alcohol or drugs will not be seen by their advisor. Foul, abusive or offensive language or gestures directed at DMAC staff or others on DMAC premises, including during telephone contact, may result in refusal of service and closure of the client file. This standard also applies to any person attending with the client.

## **Confidentiality**

All information you provide to DMAC is treated as confidential and will not be disclosed without your permission unless disclosure is required by law. DMAC adheres to the applicable rules of confidentiality.

## **Keeping contact**

To act on your behalf you must respond to our correspondence and attend agreed appointments. We will keep you informed of all significant developments and will send copies of key documents where appropriate. Your advisor will review your file regularly and will contact you at least once every three months unless we agree a different schedule. You may contact us at any time by post or telephone to discuss progress. Notify DMAC immediately of any change to your address or contact details; if you change contact details without telling us and we cannot reach you, your case may be closed.

## **Non-response and missed appointments**

If you fail to respond to our letters or miss two appointments without good cause, DMAC may withdraw from acting for you and close your file for lack of instructions.

## **Case closure and records retention**

DMAC will notify you when your case is closed. We will retain the closed file for five years from the date of closure and will securely destroy it after that period.

## **Liability when multiple clients are involved**

If you give instructions on behalf of others, you must provide full and accurate information for the group. Where one person instructs us for a group, that person is responsible for the information provided. If each person instructs us separately, all instructing clients will be equally responsible.

## **Data protection**

When we confirm we can assist you, we will send a Data Protection form for you to sign and return in a pre-paid envelope. DMAC cannot proceed with work unless the completed form is returned.