

# Introducer Pack

This is where it all begins...



“Ensure **the referral transaction is not just about the “now”, but about the “future”.**”

Nick Du Boulay, Debt Advice Portal, 2008





## Contents

### PART A - THE BACKGROUND INFORMATION

- Page 1: Who's Involved - About Us
- Page 2: What makes Abacus and ClearDebt so trustworthy?
- Page 3: Who are Abacus and ClearDebt and what makes them so special?

### PART B - THE BENEFITS

- Page 4 & 5: Benefits for you - the Introducer
- Page 6 & 7: Benefits for your clients
- Page 8: Contact Information





Established in 2007, **The Debt Advice Portal has fast become the trusted resource assisting the financial services intermediary market to provide their consumers with full cycle financial advice.** Through the tools we provide, the Debt Advice Portal is the primary choice of support intermediaries refer to for consumers with severe debt problems.

**The Debt Advice Portal is a FREE service which** facilitates the referral of client information to the Debt Solutions Panel.



Abacus (Financial Consultants) Ltd are an established UK company who are able to advise on the full range of debt resolution options and **have become the key resource we refer client cases to when we establish that a Debt Management solution is needed.** Founded in 2000, **Abacus has since helped over 75,000 people in their quest to find the most appropriate solution to unaffordable debts.**



If your clients owe more than you think they can repay, ClearDebt can help them reach a sensible and achievable solution. Lowering the total amount of debt owed, **ClearDebt assist in arranging that no more interest is added on to the debt. This is done through a statutory process known as an Individual Voluntary Arrangement (IVA) which will enable your clients become debt free in five years or less.**



### What makes Abacus and ClearDebt so Trustworthy that we put our trust in them?

“We rate ClearDebt 10 out of 10 because they were just fantastic! They put us at ease from the first phone call; it was like having a friend in the know. **Their service was faultless.**” Sandra, ClearDebt client

“Just a little note to say **Thank you for all you have done to help me and my family keep our home with payments we can afford.** Hopefully no-one I know will be in this situation, but if they were, I would recommend your company.” Mr M, Abacus client.

“When we first made contact with ClearDebt we didn’t really know what to expect; but **I wasn’t judged or looked down upon** and they really wanted to help.” Robert, ClearDebt client

“You saved me from bankruptcy. The process was so smooth and easy, **just one monthly payment and all of my debts are handled.** Thanks for all your help.” L S, London; Abacus client

“ClearDebt helped me face up to my financial problems. All aspects of the process were explained fully and this really put me at ease. **The fact that I could trust them entirely was a huge plus.** Thank you!” Rachel, ClearDebt client

“This is a quick note to say thanks for helping me through my financial nightmare by cutting my payments by over 60%. **I highly recommend you to everyone with debt problems.** Your staff were very efficient, honest and responsible.” D.H, Abacus client.



## Who are Abacus and ClearDebt and what makes them so special?

When working with your clients it's important to make sure **the relationship built with them is one which can last a lifetime**. Making that **key difference in comparison to your competitors** is vital in such a competitive market.

What makes the defining impact on your client is not just cost of service but the personal relationship they develop with you; the trust they put in you to guide them to the right sources. **Abacus and ClearDebt also recognise the importance of this** and take care of your clients to ensure they are continuously impressed with the support and service provided. The team at Abacus and ClearDebt **understand the emotional turmoil your clients may be going through** and assist them during this time in a sensitive and effective manner.

Once in a more stable situation, they are **returned to you as more confident, self assured individuals and families**, looking to you again for assistance with the financial planning of the next stage of their life.

By taking part in this referral process, you will reap the rewards of our investment in re-educating and nurturing your clients to ensure **the referral transaction is not just about the “now”, but about the “future”**.



## Our Guarantee - What's in it for you as an "Introducer"?

To ensure you feel the Partnership between the Debt Advice Portal and yourselves works both ways, we have detailed the below for you to help illustrate the benefits of working together and building long term solutions for you and your clients.

- We guarantee, via the introductions you make to us, to **generate additional revenue from dead or rejected cases.**
- We guarantee to **respect your current client relationship** and nurture your clients to **increase future business potential** for you.
- We guarantee to **keep you up to date with your client's progress**, update you on a regular basis and advise of any opportunities which may arise for you to work with them in a beneficial way to your organisation.
- We guarantee **this activity will fall into FSA regulation MCOB 4.7.6 compliance**, where it states "where the customer is known to have payment difficulties, whether it would be more appropriate for the customer to negotiate an arrangement with his creditors than to take out a regulated mortgage."





## Our Guarantee - What's in it for you as an "Introducer"?

- We guarantee to **send you, articles and advice tips** which you can use on your website to ensure your clients are fully informed of their options, and for use as demonstrative tools when you speak with them about IVA and Debt Management support.
- We guarantee to **provide you with all the tools you'll need** to ensure your clients are fully informed when you initially explain the route you believe is best for them. This will be provided in the format of a FREE Guidance Pack, which we will produce for you with your branding as a commitment to our work with and for you.
- We guarantee an **open door policy** where we welcome your feedback on your current experiences when dealing with and identifying clients who may need to consider IVA or Debt Management Solutions.
- We guarantee the following **payments**:

**IVA:** 40% of the nominee's fee, average fee ranges from £500 (as payment for information for the statement of affairs)

**Debt Management Programme:** Half the first month's installment (minimum payment of £125.00) as a referral fee

Any **combination of plans** will result in each fee generated for each non lending product.

**Stay of repossession:** £50.00





## Our Guarantee - The benefits for your client

- We guarantee **independent, free advice** for your clients.
- We guarantee to look at the most appropriate plan for your clients which will in the long run, save considerable emotional strain, and whenever appropriate **avoid them going into bankruptcy**.
- We guarantee to work closely with your client to **ensure an affordable payment plan** is agreed.
- We guarantee to **combine all outstanding debts so that your client makes just one monthly payment**.
- We guarantee to **liaise directly with your client's creditors** to do our utmost to ensure your client does not have to experience the strain of direct phonecalls and letters coming to them anymore.
- We guarantee, in an IVA, to **reduce the total debt owed by your client, in some cases by up to 70%**.
- We guarantee, in a DMP to try to **freeze any additional interest or charges** the creditors would otherwise continue charging.



## Our Guarantee - The benefits for your client

- We guarantee to **offer your client a ClearCash card** - a safe option for them when managing their money sensibly.
- We guarantee **regular contact between your client and our team.**
- We guarantee a **sensitive, personal approach.**
- We guarantee to **provide support tools to re-educate, re-habilitate and guide your client** into a future which enables them to conduct safe spending and understanding of their own financial capacity.
- We guarantee the best level of support and advice via our **FREEPHONE helpline** which can be used by either yourself or your clients. This is available from 8am - 9pm Monday - Friday as we understand working hours are not always the most convenient.
- We guarantee, once on board, **your client will have direct access to their “Adviser” as their dedicated contact.**





## Contact Information

Ready to join us?

Call us on 08000 43 43 55 or register online at [www.thedebtadviceportal.com](http://www.thedebtadviceportal.com)

The Debt Advice Portal

Nelson House

Park Road

Timperley

Cheshire

WA14 5BZ

T: 08000 43 43 55

E: [b2b@thedebtadviceportal.com](mailto:b2b@thedebtadviceportal.com)

