

## CODE OF PRACTICE

The service offered by Huntingdon Area Money Advice to the general public must follow the principles outlined below.

The service must be:

- available to all who might benefit, regardless of their race, religion, colour, gender sexual orientation or disability
- truly independent, uninfluenced by the interests of any local authority or Government department and free from any political bias
- given completely free of charge or any other obligation
- completely confidential (see Confidentiality Policy)
- given with respect for the individual, acknowledging their right and ability to make their own decisions
- impartial and non-judgemental
- competent, accurate, prompt, fair & honest and diligent in checking facts with documentary evidence.

Huntingdon Area Money Advice must not:

- knowingly aid and abet a fraud
- knowingly break the law
- act as a debt collector. We will not seek to recover monies owed to our clients by private citizens or companies.
- assist a client to sue for damages
- provide references for our clients
- act against an Adviser's better judgment. That is, we will not vigorously pursue a course of action a client has requested if we feel that action is unwise (though there is nothing to prevent the client acting on their own behalf or seeking another agency).

Based on CMA Code of Practice template.

Approved by the HAMA Board of Trustees: 12<sup>th</sup> June 2018

Reviewed 11<sup>th</sup> June 2021 – no changes required.