



Acivico Debt Policy

Overview

The purpose of this policy is to outline the approach Acivico Limited (Acivico) undertakes to collect income and amounts owed from its customers, acting reasonably to ensure all necessary steps to recover amounts owed are undertaken.

Our customers include individuals, clients in all sectors, partners, the council and schools. The policy therefore provides our commitment and approach to collecting amounts owed.

Commitment to Customers

We are committed to promoting the visions and values of the company through everything we do including maintaining strong and lasting relationships with our customers. This extends to encouraging our customers to pay monies owed in a way that is convenient to them. We are implementing self-serve technologies such as online payments reducing traditional outdated methods of cash and cheque transactions. This enables customers to make payments at a time they choose, anytime, anywhere 365 days a year. Our focus is to ensure that our customers are at the heart of everything we do.

Approach to debt collection

All invoices raised to customers are as a result of receiving a purchase order from the customer to undertake works or specific instructions, for example completing a Building Regulation application form. The invoice will clearly state payment terms, for individuals this is set at immediate payment terms due to the nature of the services and works undertaken.

All invoices provide the customer with information on how to make payment, how to contact us and payment terms. Most customers will pay their invoice on time, however, there may be occasions where a customer invoice becomes overdue and therefore further recovery action will be undertaken if the invoice has not been disputed by the customer. We strongly encourage our customers to engage with us before debt recovery action so that the customer can avoid incurring further costs.

We aim to resolve all customer disputes within five working days. If this is not possible, we will inform the customer keeping them updated on progress until the dispute is resolved. During this time, we will not refer the debt for further recovery action.

For all overdue invoices, we may use the following debt recovery actions:

- Put a hold on the customer account for any further work continuing until the invoice has been settled;
- Where customers experience financial hardship / circumstances we may be able to offer instalments;
- Letter before action for individual customers. For all other customers the letter would contain a late interest payment charge and compensation;
- Referral to a debt collection agency;
- Recovery of debt through court which could lead to further actions; and
- For Building Consultancy debt, we reserve the right to put a notice on to the Land Charges Register for applicable works or withhold certificates.

All debt recovery will be in accordance with the Statute Limitation Act 1980. Debt will only be considered to be written off once all debt recovery action has been exhausted or deemed uneconomical to recover.



Privacy Notice

Acivico is firmly committed to respecting your privacy and complying with applicable data protection and privacy laws. The full Privacy Policy Statement can be viewed on Acivico's website or by clicking [here](#).

Complaints

As a customer, you have a right to make a complaint if the service you have received has been unsatisfactory. We will acknowledge the complaint within two working days and provide a full response within 15 working days. Complaints can either be made by telephone (0121 675 9894) or submitting your complaint to yourviews@acivico.co.uk

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