

Fieldcall *Focus*



fieldcall.co.uk

• Issue 18

• February

• 2010

PROVIDING A COMPLETE OUTSOURCED FIELD VISIT SOLUTION TO
THE BUSINESS, FINANCE AND LEGAL PROFESSION

ARE YOU PREPARED FOR AN INCREASE IN NEW INSTRUCTIONS?



FIELDCALL HAVE SECURED A CONTRACT WITH THE BRITANNIA BUILDING SOCIETY. WE WILL BE REQUIRED TO VISIT THEIR MORTGAGE BORROWERS FOR A NUMBER OF DIFFERENT REASONS WHICH INCLUDE, GENERAL FACT FIND VISITS, PRE-HEARING & PRE EVICTION VISITS AND OCCUPANCY CHECKS. WE WILL ALSO BE WORKING THEIR SUB PRIME MORTGAGES VIA WESTERN MORTGAGE SERVICES (WMS).



FIELDCALL HAVE SECURED A CONTRACT WITH WEIGHTMANS SOLICITORS ACTING ON BEHALF OF A NUMBER OF LENDERS. THE TRIAL CASES WERE INSTRUCTED TO THE AGENTS AT THE END OF JANUARY.

FIELDCALL WILL BE UNDERTAKING A NUMBER OF DIFFERENT TYPES OF INSTRUCTIONS FROM WEIGHTMANS.

FIELDCALL HAVE SECURED A CONTRACT WITH THE LLOYDS TSB IN DUBAI. THEY ARE PART OF THE LLOYDS BANKING GROUP. THEIR BORROWERS HAVE LEFT DUBAI AND MOVED BACK TO THE UK AND STOPPED PAYING THEIR UNSECURED LOAN. THERE ARE TWO TYPES OF VISITS, THE FIRST ONE BEING A RECONNECTION VISIT AND THE SECOND ONE BEING A FULL FACT FIND VISIT SHOULD THEY NOT CONTACT LLOYDS



Lloyds TSB



FIELDCALL HAVE BEEN IN DISCUSSIONS WITH THE NATIONWIDE BUILDING SOCIETY AND WILL BE VISITING ON THEIR MORTGAGE PORTFOLIO. THIS WILL BE THE SAME TYPE OF WORK WE CURRENTLY UNDERTAKE FOR UCB WHO ARE THEIR SUB PRIME LENDER.

clarity

credit management solutions

CLARITY WANTS TO UTILISE FIELDCALL FOR SOME OF THEIR WORK AND THEY ARE DISCUSSING POSSIBLE OPPORTUNITIES. THIS MAY INCLUDE RECONNECTION VISITS SIMILAR TO THESE WE CURRENTLY UNDERTAKE FOR EGG, MORTGAGE SHORTFALL COLLECTIONS, CONFIRMING TRACES ETC.



FIELDCALL HAS ALSO SECURED ANOTHER CONTRACT WITH A MAJOR NATIONAL MORTGAGE LENDER. WE WILL BE VISITING THEIR PRIME MORTGAGE CASES THAT ARE CURRENTLY IN ARREARS. THESE WILL BE FORTHCOMING VERY SHORTLY.



ELAINE TAHENY IS LEAVING FIELDCALL FOLLOWING A PROMOTION TO THE FINANCE DEPARTMENT WITHIN CLARITY. WE ALL WISH HER THE BEST OF LUCK IN HER NEW ROLE. ANITA O'CONNOR WILL BE REPLACING ELAINE ON THE 8TH OF MARCH. ANITA JOINS US FROM THE COLLECTIONS DEPARTMENT OF CLARITY.

FIELDCALL ROAM AND ITS REPORTING

Fieldcall Roam has now been live for 8 months. During this time a number of important system enhancements have taken place, the majority of which are as a direct result of requests from our Agent network. The largest change has been the complete reworking of the Income and Expenditure screens which I hope you all find quicker and easier to use.

Our next challenge is to break down the Negative results to include 'Refused to Discuss' and 'Cancelled by Client'. This will enable us to see a true Negative result where we had no chance to try and rehabilitate an account due to no contact.

We hope to go live with this change on the 1st of March. Whilst this might sound trivial, it will have an effect on the entire system including all of our management information reports and the Agent Dashboard. Due to this, all Positive, Negative and Gone Away percentages will be reset on the 1st of March and will read 0% on the Agent Dashboard. This is required for us to enable the 'Refused to Discuss' and 'Cancelled by Client' options to be included.

In line with these changes there will be two new Return Codes; 'Refused to Discuss' and 'Cancelled by Client' on all clients.

If the borrower refuses to discuss the case then you should select the 'Refused to Discuss' Return Code after which you will be presented with a number of options that relate to why they are refusing to discuss the case with you E.G already dealing with the client, ongoing dispute etc. Again, this is to enable the clients to make a valid judgment on what to do next and allows Fieldcall to see what challenges certain agents may face.

This will also add a direct benefit to you: more accurate reporting of your results.

Previously we have been unable to determine (in most cases) whether a Negative was avoidable or not as we had no further breakdown. The management information that we use to evaluate your results could never split out the cases where you never had a chance to get a Positive result and your success figures always reflected the worst case for you. This will no longer be the case and the overall figures will be fairer to you.

This is a significant enhancement and will mean that there will be some system downtime during the rollout of the changes. We thank you for your patience in this matter in advance and hope that you can bear with us when we make the changes.

NEW GENERATION PLUNGED INTO DEBT

Released 29th January 2010

The recession may be 'over', but for thousands of middle class families it is the beginning of a new era of debt

The debt collection industry is warning of a sudden surge in 'new' middle-class debtors as the full impact of the recession is realised.

The return of 17.5% VAT, for many, the end of their fixed rate mortgages, and likelihood of increasing interest rates will serve to make what is already a difficult situation virtually impossible for a growing number of people unaccustomed to being in debt.

The warning comes from the Credit Services Association (CSA) who has noted a sharp increase in the volume of debt coming from sections of the public not previously associated with financial distress. And it believes the situation will get worse as CSA President Roger Lucas explains:

"Despite the recession, many individuals have managed to cut their cloth according to their means, but they are fast running out of cloth. It is no single issue but rather the cumulative effect of a number of challenges that will prove the tipping point to plunge a new generation into debt."

Of particular concern is news that many of the fixed rate mortgages that homeowners have come to enjoy are coming to an end, just at the point that interest rates look set to rise:

"There have already been warnings about homeowners being caught out with new mortgages and having to resort to credit cards to make payments," he says. "Unfortunately this is storing up trouble for later, and our Members are beginning to see the first signs of it already."

The CSA recommends that anyone who finds themselves in debt acts promptly by contacting their lender. "By the time a debt is passed to one of our Members to collect, the debtor has already ignored several previous attempts by the lender to make contact," Roger continues.

It also recommends contacting one of the approved consumer advice bodies such as Citizens Advice, the Consumer Credit Counselling Service or Christians against Poverty.

OFT consults on unenforceable credit agreements guidance

Released 27th January 2010

The OFT has today published draft guidance for consumers and industry on the application of sections of the Consumer Credit Act 1974 (the CCA) that allow consumers to request information about their credit agreements.

The OFT is consulting on guidance because of concerns that some debtors are being misled into thinking that these sections can be used to get their debts written off and that some creditors are not following legal obligations to provide information to customers.

The draft guidance consists of a document setting out the technical legal issues for businesses and consumer advisers, and a simpler version for consumers.

It incorporates the findings of recent High Court cases that have clarified a number of technical issues. For example, sections 77-79 of the CCA allow a consumer to request a 'true copy' of their agreement. The High Court ruled that a true copy does not have to be a photocopy or an exact copy of the original. The lender is allowed to provide a reconstituted agreement, as long as that version is accurate and contains all the original information apart from the few exceptions that the law allows (which include the signature, signature box and date of signature).

The guidance also makes it clear that if a lender cannot comply with the sections - making an agreement unenforceable - then it is restricted in the debt collection activities it can undertake. Whilst lenders are able to request repayment and to record any arrears or default with a credit reference agency, the OFT considers it would be wrong to threaten court action if the lender knows that it is not possible.

Ray Watson, OFT director of consumer credit, said:

'There has been a great deal of confusion over the meaning of these sections with many borrowers being misled into thinking that they can get their debt written off. This guidance is to clarify the legal position and the OFT view on standards expected of the industry, and to make consumers aware that they may be at risk if they seek to use these sections to avoid paying legitimately owed debts.'

The deadline for responses to the consultation is 21 April 2010.

CHRISTMAS COMPETITION WINNERS

IT SEEMS LIKE A LONG TIME AGO NOW BUT IN NOVEMBERS ISSUE WE DID A COMPETITION WHERE 2 AGENTS COULD WIN A CHRISTMAS HAMPER EACH IF THEY ANSWERED THE FOLLOWING QUESTION CORRECTLY

IF YOU RECEIVE ALL THE GIFTS MENTIONED IN THE SONG TWELVE DAYS OF CHRISTMAS,
WHICH DAY WILL BE THE FIRST ON WHICH YOU HAVE 64 LEGS.

THE ANSWER WAS DAY 8

THE 2 LUCKY WINNERS WERE AS FOLLOWS:

NIGEL CAUSER IN EXETER
STAN CROPPER IN LIVERPOOL

WELL DONE AND I HOPE YOU ENJOYED THE HAMPERS

Data Protection, Agent Requirements

Data Protection.

The Information Commissioners office has reiterated the need for all individuals to ensure they follow the eight principles of the act. This means that

- 1) You should only discuss an account with the account holder or holders of their representation if authorisation is given.
- 2) You should introduce yourself as acting on behalf of Fieldcall and that you wish to speak to the account holder/s. Do not confirm who Fieldcall are acting on behalf of to a third party.
- 3) You should ensure you are speaking to the account holder by confirming their full name and date of birth and checking this against the instruction. Ideally you should ask for independent ID to confirm this e.g driving license
- 4) When speaking to an individual who is not the account holder do not give any details of the account or indeed who Fieldcall's client is, no matter how much the third party claims to know about an account.
- 5) When leaving a letter at the property always place it in a sealed envelope addressed to the account holder/s.

Our clients are becoming ever more sensitive to breach of Data Protection and as you know individuals can be prosecuted for breaching the law in this area.

Agent requirements.

All clients require different information, therefore to assist the agents working the cases we produce an Agent Requirements form. This is printed with every instruction and confirms what details you need to collate on the visit.

This is to prevent reports coming back with missing information.

If you fail to read this and obtain this information then we can ask you to return to the address in order to get this.

Can I please stress the importance of knowing what is required before you visit the case therefore saving you the possibility of having to make a further visit, with no charge, to obtain the information that was not captured on the first visit.

Can I also confirm that at least one evening (**after 17:30pm**) or one Saturday must be actioned on a negative report.

FIELDCALL FOCUS IS A QUARTERLY NEWSLETTER PROVIDING OUR AGENT NETWORK WITH UPDATES ON FIELDCALL AND ITS PROGRESS AND ANY INDUSTRY INFORMATION.

WE WELCOME ANY FEEDBACK FROM OUR AGENTS ON IMPROVEMENT OF THE NEWSLETTER OR OUR ONLINE SYSTEM.

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