



ARGYLL AND BUTE COUNCIL

CORPORATE DEBT POLICY

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1. Introduction

This corporate debt policy defines the principles that will be adopted when undertaking the billing, collection and recovery of council debt from customers in Argyll and Bute. It provides the framework to collect council debt effectively and efficiently, but also with due sensitivity to the circumstances of our individual customers. In the current economic climate with private sector wage freezes, many individuals are finding it hard to manage their financial affairs and many have high personal borrowing. This policy aims to balance the conflicting priorities of delivering high levels of collection performance in tandem with the provision of appropriate advice and support to our customers who may be finding it difficult to pay our debts.

1.1 Policy Scope

1.1.1 Argyll and Bute Council raises charges for a wide range of services that it provides, as well as collecting local taxes. There are different systems and

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2. Aims and Objectives

2.1 Policy Vision

LINKS TO THE COUNCILS CORPORATE PRIORITIES AND OUTCOMES

2.1.1 Our Debt Recovery Policy is aligned to the Council's Vision and to national outcomes.

Our Vision
Realising our potential together
The core values underpinning this vision are that:
We involve and listen to our customers and communities
We take pride in delivering best value services
We are open, honest, fair and inclusive
We respect and value everyone

2.1.2 This links to **National Outcome 15:**

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- The Council will embrace new technology to contact/remind customers of outstanding amounts where possible e.g. text messaging, and e-billing.
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- Pursue the recovery of costs/fees in all cases except where it would not be in the public interest to do so.
- Comply with the Office of Fair Trading Guidelines on Debt Collection (published July 2003, updated November 2012).

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3.16.2 In the event that the complainant remains dissatisfied after the Council has