

General Standards of Non-profit Debt Advisory

The adviser **shall not accept any remuneration from the client.**

The adviser **shall not privilege the interests** of any participant; he aims to seek an ideal solution for the debtor that is also acceptable for the creditor.

The adviser provides counselling **independently** of the standpoints of the founders, the current or future partners, government or other entities that might have any interest in the resolving of the client's case.

The adviser treats the data received from clients, especially their personal details, as **confidential.**

The adviser shall not provide, recommend or promote any financial or other products.

1. The adviser handles the enquiries received through telephonic, electronic or personal communication in chronological **order** according to the time when they were received.
2. The adviser demonstrates interest in the client's matters and he aims to **motivate** the client and encourage him to approach his situation actively; he chooses such forms of communication as correspond with the client's position, level of education and experience. The adviser explains legal and professional terms to the client unless it is obvious from the situation that the client understands and accepts them.
3. The adviser uses his best knowledge, experience and proven practices and respects the legal framework but he shall not act on behalf of the client in any way; he helps the client to **draw up** his documents to make them objective, specific and formally correct.
4. The adviser approaches the clients in the most **polite, accommodating and agreeable** manner; he often uses formal polite expressions at the beginning, in the course of and at the end of a discussion (e-mail), and he dresses and acts suitably for particular social situations.
5. The adviser shall use the e-mail or website contact to send the client a detailed reply, including the relevant website links and offer the client a further communication **procedure.**
6. At the beginning of a counselling discussion, the adviser **introduces** himself to the client and he asks him to communicate his question (request).
7. The adviser hears the client and asks him **additional questions**; he works with the information provided by the client, focuses on the state of the individual obligations and the identification of the (potential) causes of the client's difficulties and ways of their elimination; subsequently he provides the client with advice, while placing emphasis on clarity and comprehensibility.
8. **At the end** of the counselling discussion the adviser **a)** summarises his recommendations for the client; **b)** makes sure the client understands; **c)** outlines the consequences that are likely to occur if the client fails to observe the recommendations, unless he had already done so in the course of the counselling discussion; **d)** offers a further communication procedure (including a personal meeting as the best option, phone call, e-mail, or sending documents).
9. In the case of antisocial behaviour by the client, the adviser shall alert him that the counselling session might be **terminated** due to this reason or he shall apologise and finish the discussion at once.

10. The adviser aims to encourage the client to take such **preventive** measures that will limit the risk of financial problems. For this purpose, the adviser provides the client with information materials during a personal meeting or he helps the client to acquire information on other forms of aid by other means.