



# LONDON WARRANT ENFORCEMENT

## CUSTOMER CARE POLICY & COMPLAINTS PROCEDURE



London Warrant Enforcement operates the following policy.

## **Terminology**

**London Warrant Enforcement Ltd** (*The company*), from now on referred to as LWE.

**Creditor**, this includes - a local authority, major or frequent judgment creditors in the civil courts, Government Departments and HM Courts and Tribunals Service to whom financial penalties are paid, and landlords undertaking the commercial rent arrears recovery (CRAR) process.

**Debtor**: a person who owes a sum of money - this may be a judgment debt or a criminal financial penalty fine which is in default or a liability order. The term "debtor" where appropriate and applicable, also covers individuals who are being wrongly pursued for a debt in respect of which they are not the actual debtor.

**Controlled Goods**: Taking control of goods is the procedure under a writ or warrant of control to secure the goods of a debtor. This involves taking an inventory of the goods and where necessary having a controlled goods agreement relating to the use of those goods signed by the debtor.

## **Communications**

By Post to: -

London Warrant Enforcement Ltd, 20-22 Wenlock Road, London N1 7GU. UK.

All correspondence is opened and scanned onto the system on the date of receipt. Enquiries are made and if possible, an immediate reply is made.

*This is also the company's registered office for the service of legal documents. We do not accept the service of documents by e-mail.*

By telephone on (+44) 800 086 9089. This is a free to call number from UK landlines and mobile phones.

All calls are answered by friendly and approachable staff members who although firm will be fair when answering a query and are always referred to their case worker where appropriate. Various checks are made to ensure we do not discuss particular cases with the wrong person. Calls are taken between 9.00am and 5.00pm Monday to Friday.

Enforcement agents are usually contactable throughout the day, including weekends. Voicemail options are available where calls are usually responded to within the hour. If a caller calls within the UK and asks to be called back. We will do this at our expense.

By e-mail to a generic e-mail address, individual employees and departments are assigned specific e-mail addresses but in general members of the public can contact the company using [enquiries@lw-e.co.uk](mailto:enquiries@lw-e.co.uk) where incoming traffic is checked regularly and usually responded to on receipt or at the latest the next working day. All field agents have smartphones that support company e-mail facilities.

Facsimile correspondence or documents can be sent to our London office on (+44) 207 788 3460 3460.

## **Payments**

We have a national agreement with Barclays Bank plc where payments can be made by way of BACS, CHAPS or Internet Banking. Payments credited to our account after 3.30pm on a banking day will show as a next banking day payment. E.g., If a payment is made at 6pm on a Friday it will show in our account on Monday unless it is a Bank Holiday.

Our officers are discouraged to collect cash but where no other option is available will only be accepted in conjunction with our health and safety policy.

Cheques and Postal Orders are no longer accepted.

## **Credit and Debit Card Payments**

### **Security Information**

We partner with [EComm Merchant Solutions](#) to process card payments. Online payments take place within a secure payment system. All card information supplied to London Warrant Enforcement is encrypted using Transport Layer Security technology (TLS) and shared only with our card payment processor at the time of the transaction.

LWE does not store any sensitive payment card information but does retain personal information about the payment you are about to make to ensure each payment can be identified and credited to the correct account. Further information can be found in our [Privacy Statement](#).

LWE is Payment Card Industry Compliant (PCI)

Payment card industry (PCI) compliance is adherence to a set of security standards that were developed to protect card information during and after a financial transaction.

LWE uses [SecurityMetrics](#) to be PCI compliant. SecurityMetrics has found us to be compliant with the Payment Card Industry Data Security Standards (PCI DSS), endorsed by Visa, MasterCard, American Express, Discover, and JCB card brands. They recognise our efforts to reduce credit card theft and fraud. By achieving PCI certification, we are maintaining rigorous data security standards to ensure that our customer's credit card information remains safe and secure. To maintain PCI DSS compliance our self-assessment questionnaire must be passed every 12 months and vulnerability scans passed every 3 months.

## **Pay by Bank**

LWE partners with [ecospend](#) as a third-party provider for Pay by Bank, they are licensed by the [Financial Conduct Authority](#). You can use Pay by bank to safely transfer money to our bank account from your mobile banking application.

## **Complaints**

At LWE we are proud that an exceptionally small number of complaints are recorded. All complaints are taken extremely seriously. They must be in writing and will be accepted preferably by e-mail to [enquiries@lwe.co.uk](mailto:enquiries@lwe.co.uk). They can also be sent by fax to 020 7788 3460 or post to Customer Care, London Warrant Enforcement, 20-22 Wenlock Road, London N1 7GU.

If a complaint or enquiry is received by e-mail it will be acknowledged by a non-automated response within 1 hour asking if required any further questions that may be helpful in responding to the complaint and usually answered in full within 24 hours. On some occasions further investigations will need to be made and the final response may take longer.

All other forms of communication will be responded to by first-class post within 7 days following receipt of the communication at our office.

Where a complaint cannot be resolved internally the complainant is advised to contact the creditor, the person who has instructed us; this may be a local authority, landlord or private individual or company.

If you wish to complain about a certificated enforcement agent because you do not think he/she is fit to hold a certificate, you need to contact the county court which issued their certificate. We can provide you with that information.

You should set out your complaint on the enforcement agents complaints form which can be obtained from any county court or the following [link](#)

## **CUSTOMER CARE CHARTER**

At LWE we recognize that we have to offer two forms of customer care.

- The debtor who we are collecting from is also a customer and
- The creditor to whom we are collecting for.

### **Everyone can expect:**

To have their confidentiality and privacy respected.

To be treated honestly, fairly and equally regardless of their sex, sexual orientation, marital status, race, colour, nationality, ethnic or national origin, religion, age, disability or union membership status.

Courtesy and helpfulness when they contact us. To be listened to and honestly replied to.

Our letters and paperwork to be clear and easy to understand, all notices have accompanying explanation notes.

A clear point of contact at LWE who the customer may contact easily.

### **We are committed to:**

Be easily contactable by telephone, fax, and e-mail.

Working within existing legislation and to the National Standards for Enforcement Agents 2014. <https://www.gov.uk/government/publications/bailiffs-and-enforcement-agents-national-standards>

Striving to continually improve our service to both creditor and debtor.

Monitor and review our recovery procedures to ensure that they are compatible with the highest ethical standards.

Train staff and keep them up to date with changes in legislation.

Working closely with our customers and providing a service that you only get from a small, dedicated company.

Treating everybody fairly and with respect to which they are entitled.

## **LWE Customer Standards:**

All telephone calls are targeted to be answered within five rings, sometimes during busy periods this may increase but we will let you know this and give you the opportunity to leave a message, the average waiting time is just 77 seconds. If a call cannot be taken, then we will callback at our expense.

All correspondence is dealt with within 1 to 5 working days. Debtor faxes and e-mails are usually dealt with within one working day. Client e-mails and instructions are dealt with within that working day. I target to close a complaint within seven working days.

## **Debtors Responsibilities:**

The debtor should behave lawfully and is encouraged to co-operate with the enforcement agent. This means that the debtors would be guilty of an offence if they intentionally:

Obstruct a person lawfully acting as an enforcement agent.

Interfere with controlled goods without lawful excuse.

A debtor or person guilty of such an offence is liable on summary conviction to:

- (a) imprisonment for a term not exceeding 51 weeks, or
- (b) a fine not exceeding level 4 on the standard scale, or
- (c) both.

## **Data Protection Act:**

LWE is registered with the Information Commissioners Office, registration no. Z8501150.

We observe confidentiality of information in our possession and are aware of the dangers of disclosing information to third parties.

Data protection relates to the personal data of an individual - it does not relate to a company.

## **Our Data Protection Principles are:**

- personal data is processed fairly & lawfully.
- is obtained for a lawful purpose only.
- is adequate, relevant and not excessive.
- is accurate and updated where necessary.
- and be kept for no longer than is necessary for the purpose it is obtained.

By its nature, all data held is confidential and is respected as such.

We understand disclosing confidential information to a third party unconnected with the purpose the data was obtained is in breach of the DPA 1998 S55 and renders LWE liable to prosecution.

Individuals or companies may make a 'Subject Access Request' to us which they believe may hold their personal data and gain a copy of that data.

## **Recovery of Fees for Enforcement Related Services**

It is the policy of LWE to recover from the debtor any fees due to us under current legislation should a debtor make payment to the creditor direct to specifically avoid paying our fees.