



Working together to improve the lives of people in debt

## NOTES OF THE MALG MEMBERS MEETING

held on 5<sup>TH</sup> July 2007 at DeVere Holborn Bars, 138-142 Holborn, London

### Members present:

Alistair Chisholm	Payplan
Andrew Smith	Debt Resolution Forum
Bee Thakur	Money Advice Service
Beth Forbes	MALG South East
Bob Winnington	MALG
Carole Kenney	Phoenix Commercial Collections
Charlie Gluckman	FCA
David Maxfield	Christians Against Poverty
Debbie Nolan	Chartered Institute of Credit Management
Debora Smith	Citizens Advice
Deborah Shields	Money Advice Trust
Dionne Stocking	MALG
Gareth McNab	Nationwide Building Society
Greg Stevens	Consumer Credit Trade Association
Helen Gill	Engage Comms
Ian Fiddeman	UK Finance
Jacqui Tribe	UK Finance
James Jones	Experian Ltd
Joseph Surtees	StepChange Debt Charity
Laura Mahoney	Lending Standards Board
Leigh Berkley	Credit Services Association
Liz Barclay	MALG
Martin Prigent	Watch Portfolio Management
Matt Hartley	Money Advice Trust
Meg van Rooyen	Money Advice Trust
Rebecca Price	Provident Financial PLC & MALG North East & Yorkshire
Rhona Parry	Equifax
Robert Skinner	
Robert Wilson	Institute of Money Advisers
Samantha Toyn	Ministry of Justice
Sara Williams	Debt Camel
Steve Perring	Cabot Credit Management Limited
Stuart Laidler	Computershare & MALG Midlands



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Tom Papworth	UK Finance
Vernon Phillips	Civil Enforcement Association

### Guests:

Adam Wonnacott	Marston Group
Amrita Dhaliwal	Ministry of Justice
Gwennan Hardy	Citizens Advice
Jae Kim	Arrow Global
Johanne Butler	Shoosmiths LLP
John Webb	Experian
Melanie Gizzi	Gregory Pennington
Paul Caddy	Phoenix Commercial Collections
Richard Haymes	TDX Group

### 1. Welcome & notes from previous meeting

Bob Winnington welcomed all to the meeting. There were no matters arising from the previous meeting.

### 2. Presentation: Bailiffs – Taking Control Report by Jane Tully, Money Advice Trust

The Group were divided into 4 groups to look at some of the 7 key policy recommendations from the report.

Breakout session questions:

What are the barriers to achieving this?  
How might these be overcome?

### 3. Launch of “Working collaboratively with debt advice agencies – A strategic toolkit for creditors” by Kevin Shaw, Money Advice Service

### 4. Bob’s update

27<sup>th</sup> November MALG Conference. Arrangements progressing well. Sponsorship opportunities and exhibition stands still available.

Membership developing all the time.

6 MALG Regional Groups now named “MALG” followed by the region, e.g. “MALG South East”. First collective meeting of Regional Officers was held in May. Follow up meeting organised for September.

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### 5. **Presentation: Buy now, pay later: the costs of point of sale credit by Katie Evans, Money and Mental Health Policy Institute**

Breakout session questions:

What is specific about the way credit products are sold at the point of sale? Are there any other potential reasons why people get into problems with these products?

It's no longer permissible to offer discounts for taking out a storecard. Should this practice be ended for other point of sale too?

How can we clarify credit pricing and contract terms to ensure understanding?

### 6. **Regulatory updates**

Written reports attached from the Accountant in Bankruptcy, Information Commissioner's Office and the insolvency Service.

Charlie Gluckman (FCA) and Bee Thakur (MAS) provided verbal updates at the meeting.

### 7. **AOB**

Bob thanked MAS for hosting and arranging the venue and he also thanked all the speakers.

Meeting closed at 3.25pm.

#### **Apologies:**

Alan J Smith	High Court Enforcement Officers Association (HCEOA)
Bob Kingdon	1st Credit Ltd
Brian Giles	Consumer Credit Association UK
Carmel Morris	Irish League of Credit Unions
Claire Aynsley	Credit Services Association
Dan Alchin	Energy UK
Darryl Matthews	Harrington Brooks
David Hawkes	AdviceUK
David Pickering	Lending Standards Board
Dawn Stobart	Christians Against Poverty
Dorothy Lowe	Society of Messengers-at-Arms and Sheriff Officers
Dr Richard Dennis	Accountant in Bankruptcy
Fiona Hoyle	Finance & Leasing Association
Frank Johnstone	MALG Scotland
Helen Perkins	Legal Aid Agency



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Jane Rigbye	Gamble Aware
Janine Maher	Money Advice Service
John Deans	Nationwide
Karen Bridson	MALG North West
Kathy McKenna	Citizens Advice Northern Ireland
Laura-Jane Sneddon	Accountant in Bankruptcy
Linda Wilson	MALG Northern Ireland
Martin Coppack	Banking Standards Board
Mike Holmyard	Citizens Advice Scotland
Natasha Still	MALG North East & Yorkshire
Nick Rossiter	Registry Trust Limited
Nick Waugh	Financial Conduct Authority
Pamela Mulcahy	Marstons Holdings
Paul Bowden	Wilkin Chapman LLP
Paul McCarron	UK Finance
Pauline Allan	Citizens Advice Scotland
Peter Wallwork	Credit Services Association
Richard Holland	MALG North West
Richard Syers	The Information Commissioners Office
Richard Wharton	DEMSA
Sam Roberts	The Insolvency Service
Sinead Campbell	AdviceNI
Stephen Weeks	Consultant / Vanquis Bank
Steven Castledine	UK Finance
Stuart Hayward	MALG
Suzan Gunn	Accountant in Bankruptcy
Tony Forest	Nationwide
Vanora McCullagh	Lowell Group