



# Safe and Effective AI in Regulated Debt Advice

## Template Pack

Disclaimers, consent forms, prompts, escalation messages, conversation flows and organisational templates

Template Pack v1.0  
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*These templates are designed to be adapted by organisations for their specific context. Review with your compliance team before deployment.*

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# How to Use the Templates

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## Introduction

This template pack provides a complete set of reusable assets for organisations deploying AI-powered self-serve tools in regulated debt advice. The templates cover every stage of the client journey, from initial privacy notices and consent through to post-interaction feedback and organisational governance. They are designed to be adapted to your specific context, not used as-is.

All client-facing text has been written to a reading age of 9–11 in line with best practice for accessible public-facing services. Bracketed sections throughout each template indicate where you should insert your own organisation-specific details such as contact information, provider names and data processing arrangements.

## How the pack is structured

The templates are organised into four sections that follow the natural flow of an AI-assisted interaction:

**Section A, before AI interaction:** Privacy notices, consent forms and recording agreements that must be in place before any AI processing begins

**Section B, during AI interactions:** Disclaimers, screening prompts, comprehension checks, scope boundaries and escalation messages that protect the client throughout the conversation

**Section C, after AI interactions:** Interaction summaries, signposting to support and feedback collection

**Section D, organisational templates:** internal-facing assets including staff briefings, error reporting, quality assurance reviews, an illustrative conversation flow and accessibility guidance

## Before you start

Each template includes implementation guidance in italics at the bottom. These notes are for your project and compliance teams and should not be included in client-facing materials. We strongly recommend reviewing the full pack with your Data Protection Officer and compliance lead before adapting any template for live use.

Template D4 provides an illustrative conversation flow that shows how several templates work together in a realistic self-serve interaction. We recommend reading this early to understand how the individual pieces fit together to create a coherent client experience.

## Quick reference: what's included

Ref	Template	Purpose
<b>Section A: Before AI Interactions</b>		
A1	AI Privacy Notice	Explains to clients how AI is used in your service, what data is processed, where it is stored and what their rights are. Required wherever AI processes client data.
A2	Client Consent for AI-Assisted Advice	Obtains explicit client consent before AI is used in any part of the advice process. Includes a clear opt-out pathway to a human-only service.
A3	Consent for Recording and AI Transcription	Captures consent for call or appointment recording where AI transcription is used. Distinct from standard call recording consent.
<b>Section B: During AI Interactions</b>		
B1	Self-Serve Tool Disclaimer	Sets expectations at the start of any client-facing AI interaction, covering what the tool can and cannot do, jurisdictional differences and how to access urgent help.
B2	Jurisdiction Check Prompt	Establishes the client's location before any substantive content is provided, ensuring jurisdiction-specific information is accurate.
B3	Vulnerability Screening Prompt	Gently surfaces vulnerability indicators early in the interaction, creating space for disclosure and triggering escalation to a human adviser where needed.
B4	Check-Your-Understanding Prompts	Periodic comprehension checks at natural transition points to verify the client has understood key information before moving on.
B5	Scope Boundary Notifications	Messages displayed when a client's query exceeds what the tool can safely address, including requests for professional assessment, solution recommendations or enforcement situations.
B6	Human Handoff Messages	Transition messages for when the tool escalates to a human adviser, framed positively so the client feels they are being moved forward rather than rejected.
<b>Section C: After AI Interactions</b>		
C1	Interaction Summary Template	A record provided to the client after a self-serve session summarising what was discussed, the information provided and suggested next steps.
C2	Signposting Templates	Ready-to-use signposting messages for crisis, non-urgent and non-debt situations, with space for localised contact details.
C3	Post-Interaction Feedback Prompt	A short feedback form to capture client experience, including whether they would have preferred to speak to a person.
<b>Section D: Organisational Templates</b>		
D1	Staff Briefing Template	A briefing document for introducing a new AI tool to your team, covering what is changing, what the tool does and does not do and what is expected of staff.
D2	AI Error Reporting Form	A quick-to-complete form for advisers to report AI errors, categorised by severity, designed to take under two minutes.

D3	QA Review Template	A structured review template for assessing AI output accuracy, adviser oversight and client impact as part of ongoing quality assurance.
D4	Illustrative Conversation Flow	A worked example showing how templates B1 through C1 fit together in a realistic, general-information self-serve interaction.
D5	Accessibility Guidance Notes	Practical guidance for adapting templates for clients with specific accessibility needs, including low literacy, visual impairment, low digital confidence and non-English speakers.

*For further details on the safe deployment of AI in regulated debt advice, refer to the accompanying **Safe-Use Framework for Generative AI in Regulated Debt Advice** and the **Evidence Report** produced as part of this project.*

## Section A: Before AI interactions

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### A1: AI Privacy Notice

Use wherever AI tools process client data. Adapt bracketed sections before use.

How we use AI tools in our service

We use AI technology to help us provide a better service. We want you to understand how this works and how your information is protected.

What AI does in our service

[Organisation name] uses AI tools to [describe specific uses, e.g. help our advisers write case notes, summarise conversations, provide you with general information about debt options].

AI does not make decisions about your advice. A qualified adviser always reviews your case and decides what support is right for you.

Your information

When you use our service, the AI tool may process some of your personal information. This includes [specify, e.g. the details you share during your conversation, your financial information, your contact details].

Your information is processed in the [UK/EEA] by [provider name]. It is protected by encryption and is not shared with third parties for marketing or any purpose other than providing you advice.

Your information is [stored for X period / deleted after your session / retained as part of your case file]. It is not used to train or improve AI systems unless you give separate consent.

Your rights

You can ask us at any time for the information the AI tool has about you. You can ask for it to be corrected or deleted. You can ask for advice without AI involvement - a human-only service is always available.

If you have questions about how we use AI, please contact [contact details].

*Implementation guidance*

- *Provide to all clients before AI processing begins*
- *Review with your Data Protection Officer and update bracketed sections*
- *Make available in print, online and verbally as appropriate*
- *Review when changing AI tools or data processing arrangements*

## A2: Client Consent for AI-Assisted Advice

Use when your organisation uses AI in any part of the advice process. Separate from the privacy notice.

### Consent for AI-assisted advice

We would like to use AI technology as part of the advice process to help us support you. Before we do, we need your agreement.

### What this means

- An AI tool may help us with tasks like taking notes, looking up information or preparing documents
- A qualified human adviser will always review everything before it is used in your case
- AI will not decide what advice you receive - a person always makes that decision
- You can change your mind at any time and ask for a fully human service

### Your choice

You do not have to agree to the use of AI. If you prefer, we can provide our full service without any AI involvement. This will not affect the quality of advice you receive.

I understand how AI is used, and I agree to AI tools being used as part of my advice: Yes / No

Name: \_\_\_\_\_ Date: \_\_\_\_\_

If you change your mind later, just let your adviser know.

### *Implementation guidance*

- *Must be obtained before any AI processing of client data*
- *For telephone services, record verbal consent with date, time and consent given*
- *Ensure the 'No' pathway genuinely works — test that declining clients receive equivalent service*

### A3: Consent for Recording and AI Transcription

Use when recording calls/appointments and using AI to transcribe. Distinct from standard call recording consent.

#### Consent for recording and AI transcription

We would like to record this [call/appointment] and use AI to create a written summary. This helps us keep accurate records and means your adviser can focus on listening to you rather than taking notes.

#### How it works

- Our conversation will be recorded
- An AI tool will create a written version of what was said
- Your adviser will check the written version for accuracy
- The recording and written version are stored securely as part of your case file
- The recording is processed by [provider name] in the [UK/EEA] and is protected by encryption

#### Your choice

You can choose not to be recorded. If you prefer, your adviser will take notes by hand instead. This will not affect your advice.

I agree to this [call/appointment] being recorded and transcribed using AI: Yes / No

#### *Implementation guidance*

- *Consent must be obtained at the start of each recording, not just once*
- *If the client declines mid-session, stop recording immediately*
- *Advisers must review transcriptions before they form part of the case record*

## Section B: During AI Interactions

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### B1: Self-Serve Tool Disclaimer

Display at the start of any client-facing AI self-serve interaction. Goes beyond generic AI disclaimers.

Before you start

This tool uses AI to provide general information about debt and money problems. Please read this carefully.

This is not advice

The information here is general. It does not take your full circumstances into account and should not be treated as a substitute for professional debt advice.

It may not be fully accurate.

AI tools can make errors, including confidently presenting incorrect information. Information about debt rules changes frequently. Always check anything important with a qualified adviser before acting on it.

It does not know your full situation.

The tool can only respond to what you tell it. It cannot detect things a human adviser would notice, such as signs of stress or circumstances you might not think to mention.

Your area matters

Debt rules are different in England, Wales, Scotland and Northern Ireland. The tool will ask where you are to give you the right information.

If you need urgent help

If a bailiff is coming, you have a court hearing soon, you are at risk of losing your home, or you feel in crisis, please speak to an adviser now:

[Organisation phone number] | [Webchat link] | [Walk-in details]

A human adviser is always available if you prefer to speak to a person.

*Implementation guidance*

- *Display before the first interaction, not buried in terms and conditions*
- *Require the user to confirm they have read it*
- *Crisis contact details must be prominent and always visible during the interaction*
- *Test with users of varying literacy levels*

## B2: Jurisdiction Check Prompt

Display at the start of any interaction which provides jurisdiction-specific information.

Where are you based?

Debt rules and options are different depending on where you live. To give you the right information, we need to know your location.

- England
- Wales
- Scotland
- Northern Ireland
- I'm not sure

[If unsure:] That's OK. To make sure you get the right information, it would be best to speak to an adviser. [Contact details]

[If NI:] This tool currently covers England, Wales and Scotland. For advice specific to Northern Ireland, please contact [relevant NI service details].

### *Implementation guidance*

- *Must appear before any substantive content*
- *Do not infer jurisdiction from IP address - always ask*
- *Selection must persist and affect all content throughout the session*

### B3: Vulnerability Screening Prompt

Gentle screening to surface vulnerability indicators. Creates space for disclosure without being clinical.

We want to make sure we support you in the right way.

Sometimes people dealing with money worries are also going through other difficult things. There is no judgement here - we want to make sure you get the right help.

Is any of the following true for you right now? (Choose any that apply, or skip this question)

- I'm finding it hard to cope with things day to day
- I have a health condition that makes dealing with money harder
- I feel unsafe at home or worry about someone controlling my money
- I find reading or using websites difficult
- I'd rather speak to a person than use this tool
- None of these apply to me

[If any indicator selected except none:]

Thank you for telling us. We think you would benefit from speaking directly with an adviser who can give you personalised support. This is a positive step. [Contact options]

#### *Implementation guidance*

- Any positive response should trigger escalation to a human
- The skip option must be available — do not force an answer
- Also screen passively for confusion signals throughout the session
- This is a starting safety net, not a complete vulnerability assessment

## B4: Check-Your-Understanding Prompts

Periodic comprehension checks to verify the user understands key information.

After explaining priority vs non-priority debts:

Before we go on, it can help to check we're on the same page. In your own words, which of your debts do you think might be the most urgent to deal with first, and why?

[If misunderstanding:] That's really common — a lot of people think about it that way. Let me explain a bit more...

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After describing a debt solution:

I've given you quite a bit of information there. Can you tell me what you've understood about how [solution] works and what it would mean for you?

[If needs professional explanation:] This is quite complex. I'd recommend speaking to an adviser who can go through this with you properly. [Contact details]

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Before any action step:

Before you take the next step, I want to make sure you feel confident. What do you plan to do next, and is there anything you're not sure about?

### *Implementation guidance*

- *Deploy at natural transition points, not after every response*
- *If checks repeatedly show a misunderstanding, escalate to a human*
- *Prompts serve a dual purpose: checking understanding and creating pause points for human contact*

## B5: Scope Boundary Notifications

Messages when the user's query exceeds what the tool can safely address.

When professional assessment is needed:

That's a really important question, and it needs more information than I have about your situation. An adviser would need to look at your full financial picture. Here's how to speak to one: [contact details]

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When a solution recommendation is sought:

I can explain how different debt options work, but I'm not able to tell you which one is right for you. That decision needs a qualified adviser who can look at everything — your income, your debts, your circumstances and what matters to you.

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When enforcement is involved:

It sounds like you may be dealing with [bailiff action/court proceedings]. This is time-sensitive and needs professional help. Please get in touch with an adviser as soon as possible: [urgent contact details]

### *Implementation guidance*

- *Build scope boundaries into the tool's architecture, not just its prompting*
- *Tone should be supportive: 'this needs a person' not 'I can't help you'*
- *Every boundary message must include a clear path to human help*

## B6: Human Handoff Messages

Transition messages when the tool escalates. Must feel like a step forward, not rejection.

Standard handoff:

Based on what you've shared, I think you'd benefit from speaking with an adviser who can look at your full situation. This isn't because anything is wrong — it's because your circumstances deserve personal attention. Everything you've shared so far will be passed to your adviser so you won't need to start from scratch.

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Urgent handoff:

What you've told me suggests you need to speak to someone urgently.

Phone: [number] (available [hours]) | Webchat: [link]

If you are in immediate danger, please call 999.

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Vulnerability-triggered handoff:

Thank you for sharing that with me. I'm going to connect you with an adviser who has experience helping people in similar situations. They will be understanding and there is no judgement. Everything you've told me stays confidential.

### *Implementation guidance*

- *Never make the user feel they have failed*
- *Context must transfer with the handoff — repeating is a known dropout trigger*
- *Monitor handoff rates by type to identify patterns*

## Section C: After AI Interactions

### C1: Interaction Summary Template

Record provided to the client after a self-serve interaction.

Your conversation summary

Date: [date] | Reference: [ref]

What we talked about

[Summary of topics]

What the tool told you

[Key information provided]

Important: this was general information, not advice about your specific situation.

Suggested next steps

[e.g. Speak to an adviser / Gather documents / Contact organisation]

How to get more help

Phone: [number] | Online: [url] | In person: [address]

If your situation has changed or something urgent has happened, please get in touch straight away.

#### *Implementation guidance*

- Send automatically at the end of every self-serve interaction
- Include a clear statement that this is not advice
- Store a copy in the organisation's case records

## C2: Signposting Templates

### Crisis signposting

It sounds like you need help right away:

For debt advice: [urgent contact details]

If bailiffs are at your door: Call [number] now

If you have a court hearing soon, Contact [number] as soon as possible

If you are at risk of losing your home: Call [housing line]

If you are in danger: Call 999

If you are feeling overwhelmed: Call Samaritans on 116 123 (free, 24 hours)

### Non-urgent signposting

Based on what you've told me, here are services that could help:

Free debt advice: [details]

Benefits advice: [details]

Energy bill help: [details]

Housing cost help: [details]

All services are free and confidential.

### Non-debt signposting

Some things you've mentioned aren't directly about debt but there are people who can help:

Mental health support: [local service / Mind]

Domestic abuse: National Helpline 0808 2000 247

Gambling support: GamCare 0808 8020 133

General advice: Citizens Advice [local details]

*Implementation guidance*

- *Localise all contact details*
- *Check numbers, URLs and hours quarterly*
- *Crisis template should be available at every point, not just the end*

### C3: Post-Interaction Feedback Prompt

How was your experience?

Was the information easy to understand? Yes / Partly / No

Did you get what you needed? Yes / Partly / No

Did anything seem wrong or confusing? [Free text]

Would you have preferred to speak to a person? Yes / No / Not sure

Thank you — your feedback helps us improve.

#### *Implementation guidance*

- *Keep brief - do not add burden*
- *Track 'preferred a person' as a key metric*
- *Review feedback regularly and feed into improvement*

## Section D: Organisational Templates

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### D1: Staff Briefing Template

Use when introducing a new AI tool to your team.

Team briefing: Introduction of [tool name]

What is changing

We are introducing [tool name], an AI tool that will [describe function].

Why

[Business case, e.g. to reduce time on case notes / help clients find basic information].

What this means for you

- Your role is not changing — you remain the professional making decisions
- The tool supports your work; it does not replace your judgement
- You will receive training before it goes live
- You are responsible for reviewing AI-generated content before use

What the tool does not do

- It does not give advice to clients
- It does not make decisions about cases
- It does not replace any aspect of your professional role

What we need from you

- Attend training on [date]
- Report errors using [mechanism]
- Share questions or concerns with [named person]

We will review how the tool is working after [3 months]. Your feedback will be central to that review.

## D2: AI Error Reporting Form

AI Error Report

Date: \_\_\_\_\_ Adviser: \_\_\_\_\_ Tool: \_\_\_\_\_ Case ref: \_\_\_\_\_

What happened: \_\_\_\_\_

What should have happened: \_\_\_\_\_

Did this reach a client? Yes / No / Caught before

If yes, action taken: \_\_\_\_\_

Severity:

- Minor — factual error easily caught
- Moderate — could have caused confusion if not caught
- Serious — could have led to client detriment if not caught
- Critical — did or could have led to significant harm

Comments: \_\_\_\_\_

*Implementation guidance*

- *Must take under 2 minutes or it won't be used*
- *Review weekly initially, monthly once patterns are established*
- *Report serious/critical errors to senior management immediately*

### D3: QA Review Template

AI Quality Assurance Review

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_ Case: \_\_\_\_\_ AI tool(s): \_\_\_\_\_

AI output accuracy: Accurate / Partially / Inaccurate

If not, describe: \_\_\_\_\_

Adviser review: Reviewed before use? Yes / No

Appropriate amendments? Yes / No

Client impact: Did the error reach the client? Yes / No

Client detriment? Yes / No. If yes: \_\_\_\_\_

Scope: Operated within scope? Yes / No

Escalation triggers activated appropriately? Yes / No

Assessment: Performed as expected / Minor issues / Needs attention / Immediate action

Actions: \_\_\_\_\_

## D4: Illustrative Conversation Flow (Level 2.1 General Information)

Shows how templates work together in a well-designed interaction.

[SYSTEM displays B1 Disclaimer] [USER confirms]

[SYSTEM displays B2 Jurisdiction Check] User: England

[SYSTEM displays B3 Vulnerability Screen] User: None apply

USER: I've got some debts and I don't know what to do. I owe on two credit cards, and my council tax is behind.

SYSTEM: I can help you understand more. Debts are grouped into two types. Priority debts have the most serious consequences — like losing your home. Non-priority debts, like credit cards, are important, but the consequences are generally less severe. Council tax is a priority debt because the council can take enforcement action quickly.

[B4 COMPREHENSION CHECK]

SYSTEM: Which of your debts do you think might be most urgent to deal with first?

USER: The council tax because you said it's a priority?

SYSTEM: That's right.

USER: Can I get a DRO to write off my debts?

[B5 SCOPE BOUNDARY — solution recommendation]

SYSTEM: I can explain how a DRO works, but I can't tell you whether one would be right for you. That depends on your specific circumstances. Would you like a general explanation, or would you prefer to speak to an adviser?

USER: Just explain how they work.

SYSTEM: [Factual DRO information without recommending]

SYSTEM: You'd really benefit from speaking to an adviser about your full situation. Shall I help arrange that?

[B6 HANDOFF if user agrees] [C1 SUMMARY at end]

## D5: Accessibility Guidance Notes

Guidance for adapting templates for users with specific accessibility needs.

### Reading age and plain language

- Test all client-facing text at reading age 9–11
- Short sentences: 15–20 words maximum
- Explain technical terms immediately
- Use active voice
- Test with the Flesch-Kincaid tool

### Low digital confidence

- Visible 'speak to a person' option at every stage
- Avoid multi-step processes
- Offer a telephone alternative for every digital interaction

### Visual impairment

- Screen reader compatible
- Do not rely on colour alone to convey meaning
- Text alternatives for all visuals

### Non-English speakers

- Offer community languages where possible
- Use simple language that translates well
- Avoid idioms and culturally specific references

### Cognitive accessibility

- Break information into small chunks
- Consistent layout and navigation
- Progress indicators
- Allow save and return
- Summaries at natural pause points