

How To Plan For A Meeting With Us

What do I need to do to get things moving?

1. Unless you've already done so, arrange a mutually convenient date and time to meet Scorpio Connect Ltd (the Appointed Representative of Credit Issues). This can be at any time that best suits you.
2. Remember, that only credit cards, store cards and unsecured loan agreements with individual outstanding balances of **more** than **£2,000**, **less** than **£25,000**, **and** taken out **before** the 1st April 2007, can be considered.
3. Remember also that once you have entered into an agreement with Credit Issues, you **must** stop using the credit cards / store cards that are being taken into consideration.
4. Equally, you **must** keep on paying the normal monthly payments on your cards and loans, even though this will normally be the minimum monthly payment. This is very important.

What will happen during our meeting?

We will go through the whole process with you so you fully understand what will happen and when, so that you feel completely at ease.

There are a number of forms to complete, and these are primarily to do with all the details about your various cards and loans, as well as forms that need to go to the relevant card and loan companies so that we can obtain copies of your original agreements.

It is all relatively straightforward, but it is always important to allow enough time so that you are comfortable with everything and nothing needs to be rushed.

Who needs to be present at the meeting?

Please bear in mind that all applicants who are submitting cards or loans that are in their name need to be present for the meeting as they will be required to sign the appropriate forms.

How long will the meeting take?

It can be a bit time consuming, we know, having to fill in forms but we're there to guide you through the whole process, so it won't be as bad as you think. Every situation is different, obviously, but please allow between one and two hours for the meeting.

Credit Issues Ltd specialise in consumer credit agreements therefore ensuring the best possible assessments. Scorpio Connect Ltd is an Appointed Representative of Credit Issues Ltd.



Credit Issues Ltd is regulated by the Ministry of Justice in respect of claims management activities. See www.claimsregulation.gov.uk

What do I need to do to prepare for the initial meeting with Scorpio Connect?

We will need quite a number of photocopies of documents to take away with us, so please ensure that you read the following carefully and have all the required photocopies ready and available for the meeting. Most people don't have a photocopier at home, so this will obviously take you time to organise everything, perhaps going to your local Post Office, or library or even work to get the photocopying done.

What we will need is the following:

1. Personal ID. We require photocopies of identification documents, (ie: a passport or driving licence which must include a photograph) for each person named on the credit cards, store cards or loan agreements that you are looking to include.
2. Photocopies of two recent utility bills (ie: water / gas / electric) dated within the last 3 months, showing the name of the individuals and your current address. Also acceptable is a copy of your council tax bill or TV licence, dated within the last 12 months.
3. Photocopies of the most recent statement for each credit card and store card to be considered, plus a photocopy of the signed agreement when they were taken out (if you still have it).
4. Photocopies of the signed agreement for each unsecured loan to be considered, plus some indication of the current balance outstanding – Call the loan company to obtain this.
5. And... make sure you have a cheque book handy for the meeting. You will need to provide us with two cheques for each credit card / store card / loan agreement that is to be processed. One cheque will need to be made out for £1 and one for £10. These are required in order to apply for a copy of the credit card / loan agreement from each company, and to comply with a 'Request For Information' under the Data Protection Act 1998.

(So for example, if you are looking to clear 5 credit cards, 1 store card and 2 unsecured loans, (8 agreements in total), you will need to have at least 16 blank cheques ready and available to complete). This is a bit long winded, we know, but essential for obtaining all the required information from each card or loan company.

If you do not have a cheque book, then don't worry, a postal order will do. We can even come supplied with a number of postal orders for you to complete and all you have to do is to pay us cash instead. But we'll make this all clear to you well before the meeting.

This may all seem a bit long winded, we know, but it is essential for obtaining all the required information from each card or loan company. A cheque or a postal order is required because it is going to the relevant card or loan company and therefore needs your signature as this is your authority for us to access the information we require about your agreement.

See over...

When will I need to pay you to use this service?

Finally, you will need to give some consideration as to how you are going to pay for this service. Because on the day of our meeting, when we leave you will need to pay us the initial Instruction Fee to enable us to proceed.

1. This payment can either be by cheque, or cash, or you can make your payment by debit card or credit card.
2. If you intend to pay by credit card, please note that this cannot be made by using one of the cards you are including to be cleared. It must be put onto a separate credit card that you intend to keep using.

If you are paying by credit card, you must add 2% to the final total which is the card company's handling fee. If you are paying by debit card, you must add 35 pence to the final total.

3. The amount of this first payment (which is payable to Credit Issues) will be itemized on the Applicant Card/Loan Clearance Form (see below).

Applicant Card/Loan Clearance Form

This document is not essential but can be a big help to see (at a glance) what the total of your debts are, and what it will cost to have them cleared.

It is a detailed list of all of the credit cards, store cards and unsecured loans which are going to be taken into consideration as a part of this process.

The Form is in Microsoft Excel spreadsheet format and we will email you a blank copy of this for you to complete on your PC and which will then be reviewed at the meeting.

If you do not have a PC, or have never used an Excel spreadsheet before, don't worry! We shall just send you a printed version in the post (or by fax) which you can then complete manually.

The form is very self explanatory, and there is even an example page to help you.

All you have to do is to fill in the fields and columns that are highlighted in blue.

The following is required, and there are four main sections:

Personal Details

1. Your personal details

See over...

Credit Cards

2. Your credit card details, which will include:
 - a. Credit card company
 - b. Name on the card / agreement
 - c. Date of the original agreement (when you took the card out)
 - d. Card Number – Just the last four numbers for now
 - e. Balance outstanding
 - f. Whether Visa or Mastercard

Unsecured Loan Agreements and Store Cards

3. Your store card or unsecured loan agreement details
 - a. Store card company / loan company
 - b. Name on the store card / loan agreement
 - c. Date of the original agreement (when you took the card or loan out)
 - d. Store Card Number / Loan Agreement Number - Just the last four numbers for now
 - e. Balance outstanding

Costs

4. Finally, at the bottom of the form, fill in the number of cards / loans that each applicant holds in their name.
 - a. For the first applicant, enter 1 for the first card or loan, and then enter the number of additional cards or loans that the first applicant is submitting to this process.
 - b. For the second applicant, enter 1 for the first card or loan, and then enter the number of additional cards or loans that the first applicant is submitting to this process.
5. Plus, there is one ‘Conditional Fee’ for each applicant. Enter 1 for each applicant, as applicable.
6. The 1st payment (Instruction Fee) becomes due at the initial meeting when we are instructed to proceed with the application.
7. The 2nd payment (Conditional Fee) becomes due when the first card or loan is cleared. You will be invoiced for this at the appropriate time. Please consider how this will be met.

If you are on email, please send us a copy of the completed form so we can review it prior to the meeting as this will save time in going through everything.

Even if you get stuck, send us what you’ve been able to complete so far, and we’ll help you with the rest.