

**27<sup>th</sup> April 2020**

**Re: The Current COVID-19 Crisis**

Dear...

I am sure you will agree that we find ourselves in very strange times, the likes of which we are only likely to see once in a life-time, never mind a career.

During the COVID-19 crisis, our respective members have reacted by changing not only their working practices, with many operating from home where possible, but also in the way that they approach customers in debt - many of which are customers of your members.

For our part, I have talked a lot in the press about the importance and benefit of CSA Members maintaining contact with customers in debt throughout this crisis, as long as they apply the appropriate levels of forbearance at the right times. CSA Members tell me they are doing this and that it is working well. It appears that, overall, this approach is complemented by the approach adopted in other sectors, including those of your members.

Nevertheless, we have become aware of isolated instances of creditors choosing to pursue an approach that is less consistent with the enhanced forbearance that I believe we all subscribe to. Indeed, our understanding is that there has been considerable pressure in those isolated instances to show less forbearance. This has led to an inevitable conflict between what the client wants and what the collector is prepared, both morally and compliantly and with due regard for the individual circumstances of those in debt, to undertake.

We appreciate that these appear to be isolated instances at present and not necessarily indicative of the approach of client firms across sectors as a whole. So far as possible, we think that it is critical that firms, however challenging trading conditions may be, adopt a 'contact and forbearance' approach as appears to be generally the case. To the extent possible, we would urge fellow associations to emphasise this point with their members.

I would imagine you would agree that our respective members should be operating in the manner I have outlined in the press and as I describe above, but would be interested to hear if you think differently.

We have been working on how the collections industry could react to what we hear may eventually be a gradual lifting of 'lockdown', and I would welcome the opportunity to talk with you about how we can make that a 'joined-up' approach.

I look forward to hearing from you.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Peter Wallwork', is displayed within a light gray rectangular box.

Peter Wallwork  
**Chief Executive**

