

# Enforcement Agents

## Enforcement Agents

The Credit Services Association sets out in its Code of Practice how members can attain best practice with their debt collection activity. Although the Association does have Members that carry out enforcement activity, the Code of Practice does not cover enforcement activity. Enforcement activity therefore falls outside the jurisdiction of the Credit Services Association.

However, the Civil Enforcement Association (CIVEA) is a trade body that represents those involved in enforcement activity in England and Wales. It has its own Code of Practice which specifically relates to this kind of activity. Further information can be found at their website [www.civea.co.uk](http://www.civea.co.uk). In Scotland, there is a different organisation dealing with enforcement activity; they are High Court Enforcement Officers Association (formerly The Sheriff's Officers Association) and are engaged with matters relating to High Court judgments. HCEO similarly has its own Code of Conduct. The Certificated Enforcement Agents Association (CEAA), founded in 2014, represents individual members/agents.

All are required to adhere to the National Standards for Enforcement Agents which were published by the Lord Chancellor's Department in April 2012.

## Avoiding Confusion – debt collector or enforcement?

Debt collectors, doorstep collectors in particular, are often confused with enforcement agents. However, the two roles have important distinctions, especially in relation to the powers they have and the work they carry out.

The crucial difference between a debt collector and an enforcement agent is that a debt collector cannot take people's goods and sell them to pay what's owed. With rare exceptions, enforcement agents enforce court orders and warrants issued by government departments. It is true that these orders/warrants are mostly to do with the recovery of debt but, in certain cases, enforcement agents also have the power to evict and arrest.

## Complaining about an Enforcement Agent

As indicated in this guidance note, enforcement activity falls outside the remit of the Credit Services Association. For this reason, we can only consider complaints against Members in relation to activity covered by the Code of Practice (primarily debt collection activity, but extends to aspects of other services such as tracing and debt sale and purchase).

Where you wish to raise a complaint concerning enforcement activity, you may want to seek advice from the Civil Enforcement Association ([www.civea.co.uk](http://www.civea.co.uk)) or the Society of Messengers-at-Arms and Sheriff Officers ([www.smaso.org](http://www.smaso.org)). Alternatively, there are many free advisory organisations that may be able to assist you, including your local Citizens Advice ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) – please see our Advisory Organisations guidance note for further details.

# Contact us

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