

*The ARMS Group is a member of the Australian Collectors Association.*



## Code of Ethics and Operating Procedures

As a Member of the Institute of Mercantile Agents and the Australia Collectors Association we agree to be bound by all State, Territory and Commonwealth Laws relating to the operation of a mercantile agency and to adhere to all legislation relating to Consumer and Fair Trading practice.

### Members Responsibilities

- We seek to maintain a high standard of business practice and to exercise honesty, integrity and credibility at all times in our dealings with the public, clients and fellow members.
- We shall not misrepresent their qualifications, capacity, experience and abilities or knowingly delegate assigned tasks to unqualified persons.
- shall support the resolution of disputes initiated by either the public or members through an independent industry body and agree to be bound by any findings of the that body.
- We support their State, Territory and National bodies in the development of the Institute in representing the debt collection industry in all activities associated with the development and well being of the industry as a whole.

### Operating Procedures and Practice

At the ARMS Group we undertake to :

- provide efficient and effective service in all those areas which have been designated as covered by the agency.
- provide all those services which have been clearly advertised as services performed by the agency.
- accept no gratuities from clients which may be perceived as impairing the provision of an efficient and effective service.
- not misrepresent my agency by utilising either stationery or any inference as being a law firm or solicitor.
- make monthly settlement of clients accounts or as determined by mutual agreement with the client.
- honor all agreements made with individual clients and to exercise prudent business practice in the exercising of these agreements.



### Client Relationship

At the ARMS Group we undertake to :

- protect the interests of our clients and will give prompt and diligent attention to all matters received.
- initiate clients' instructions in a prompt and diligent manner, providing such instructions are reasonable and legitimate.
- be selective, where possible, in accepting instructions from firms or individuals who may engage in questionable activities.

### General

At the ARMS Group we undertake not to :

- speak disparagingly about fellow members of our Industry and their business activities and where activities are seen to bring disrepute to our industry to report to our industry ethics committees.
- supply an opinion on matters in which the client's best interests will be served by referral to an appropriate legal person or law firm.