

FAIRNESS CHARTER



ACCOUNTABILITY

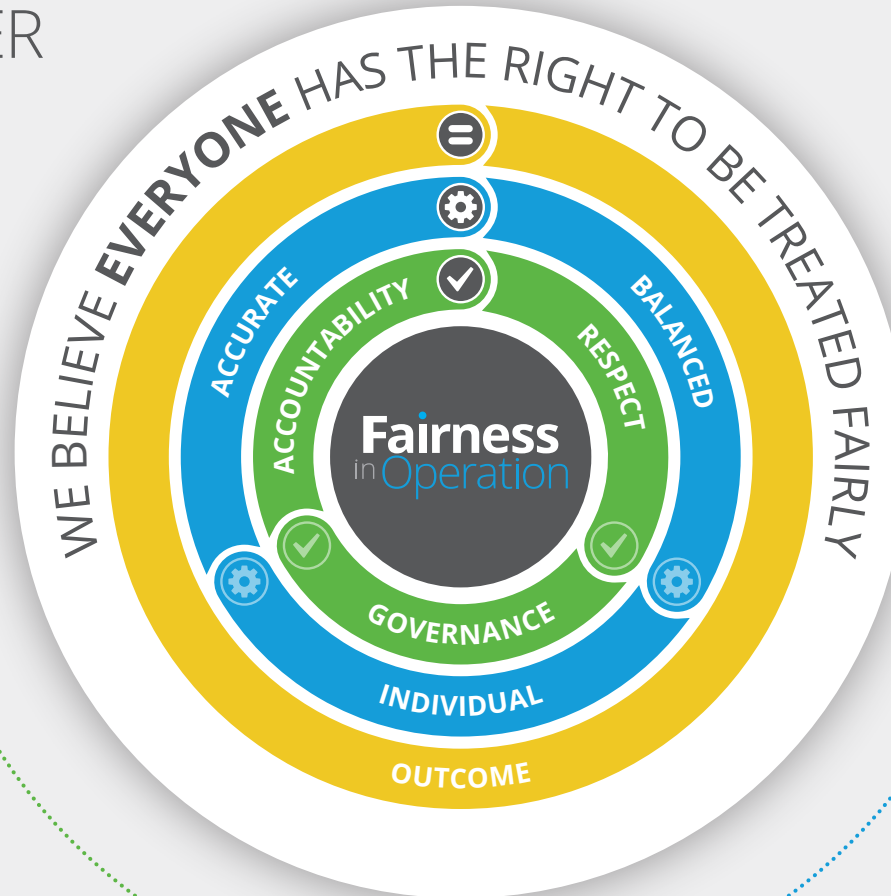
We are accountable for acting legally and responsibly in recovering the debts, fines and penalties which are owed to our clients.

RESPECT

We treat people with respect and take our duty of care to our clients, customers and our people very seriously.

GOVERNANCE

We are governed and adhere to transparent policies, processes and charges.



INDIVIDUAL

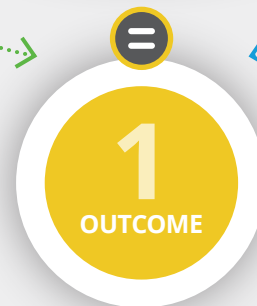
We operate a fair, personal and intelligent approach designed around the individual.

ACCURATE

We pride ourselves on delivering an efficient, accurate and high-quality service.

BALANCED

Our services balance the responsibilities and needs of our clients, customers and our people.



DEBT FAIRLY COLLECTED

Our Fairness Framework delivers value to society by ensuring that the debts, fines and penalties owed to our clients are fairly collected while helping individuals to free themselves from the burden of debt.