



The Code of Conduct

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Code of Conduct for credit management and protection

Development

- 2014** Consumer Guide to credit management services
- 2015** Code of Conduct for credit management and protection is developed in accordance with **Art. 27bis of Consumer Code** (D. Lgs. n. 206/2005) and represents a self regulation between:
- Debt Collection Agencies (DCAs)
 - Consumer Associations
- 2017** Second edition
- 2019** **UNI/PdR 67:2019** by UNI, the Italian Organization for Standardization
- 2021** **Joint Settlement procedure** to manage disclaimer and protect consumer rights by an extra judicial conciliation, following European legislation regarding alternative dispute resolution (ADR).

The most representative Italian Consumers Associations and DCAs



ASSO-CONSUM



Debt Collection
Agencies



Confirm Consumer Associations
Character as: **Lobbying body**

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Purpose



Promotion of the culture of ethical credit recovery in agreement with the actors involved

Code of Conduct for credit management and protection

Chapter I General principles

Chapter II Data processing in credit management

Chapter III Fairness of commercial practices

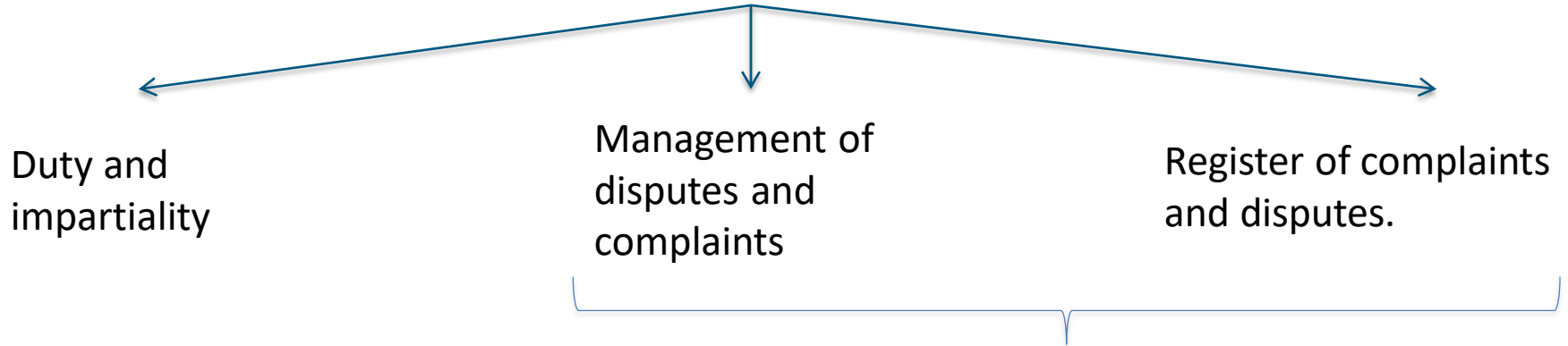
Chapter IV Dispute resolution

**Self regulation
in accordance with
Art. 27bis
Consumer Code**

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Chapter I

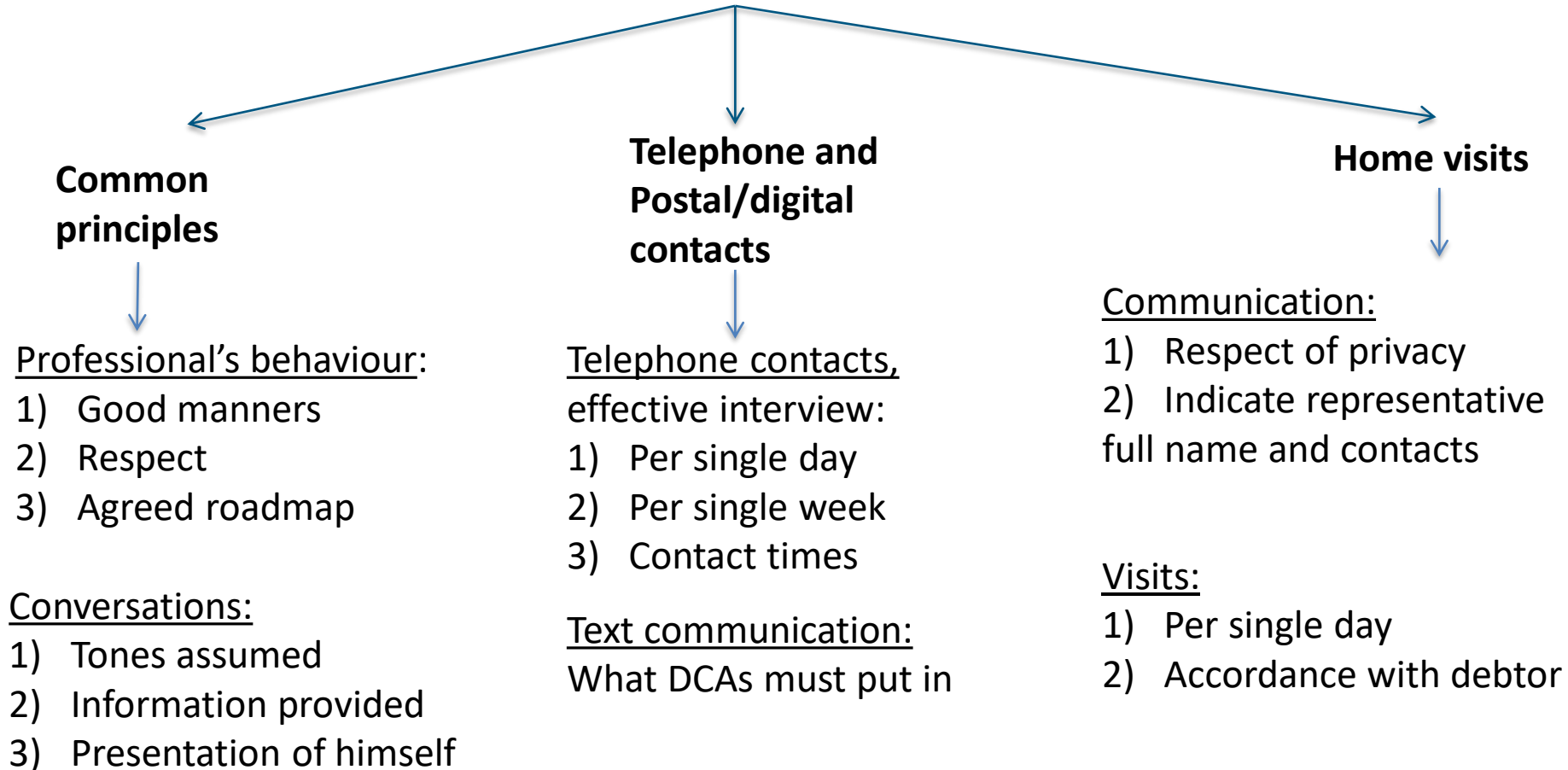
General principles



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Chapter III

Fairness of commercial practices



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Telephone contacts, effective interview:

- 1) Per single day -> one
- 2) Per single week -> up to three
- 3) Contact times -> Monday-Friday 8:30-21:00 Saturdays 8:30-15:00

Postal/digital contact:

- a) requests for payment must include the reason and details (capital, interest, fees)
- b) the consequences of a prolonged state of default must be described
- c) the payment method must be indicated with utmost clarity
- d) letters must contain a courtesy clause
- e) must contain terms to be met within no less than 10 days
- f) no reference which might illegitimately mention government bodies, tax collectors, or the Judiciary
- g) reference should be made to the adherence to the Code of Conduct



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Home visits



Communications and visits:

- 1) Respect of privacy
- 2) Indicate representative full name and contacts
- 3) Visits times -> Monday-Friday 8:30-21:00 Saturdays 8:30-15:00

Visits workplace:

In general it **is not allowed**, only in accordance with debtor/consumer or when address is the same as that provided contractually as the contact address

Chapter IV

Dispute Resolution

The appeal procedure of Joint Settlement must be followed prior to any other litigation or initiative of a judicial nature

Complaint →

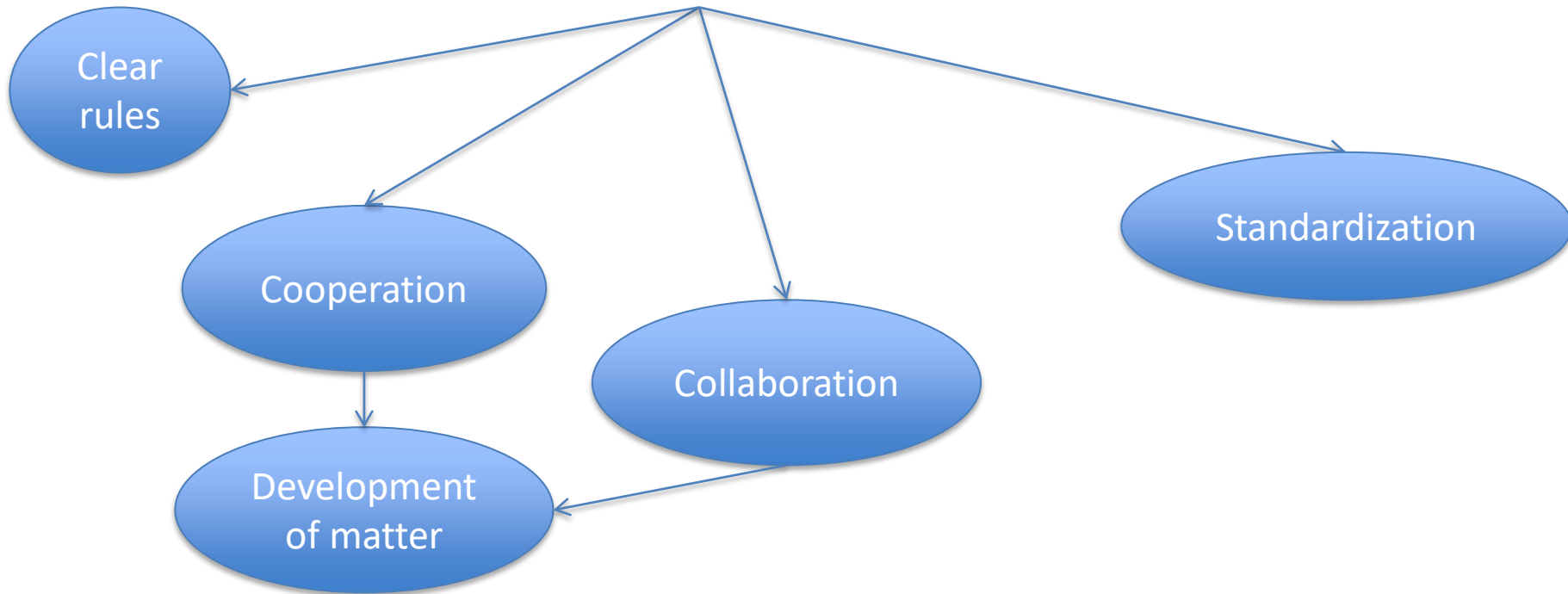
in case of no
response for 30 days,
or when the
response is deemed
unsatisfactory by the
Consumer/ Debtor

**Extra judicial
Conciliation ADR**

Addendum:
Single supervisory
body of the Code
of Conduct

The Code of Conduct as a good practice

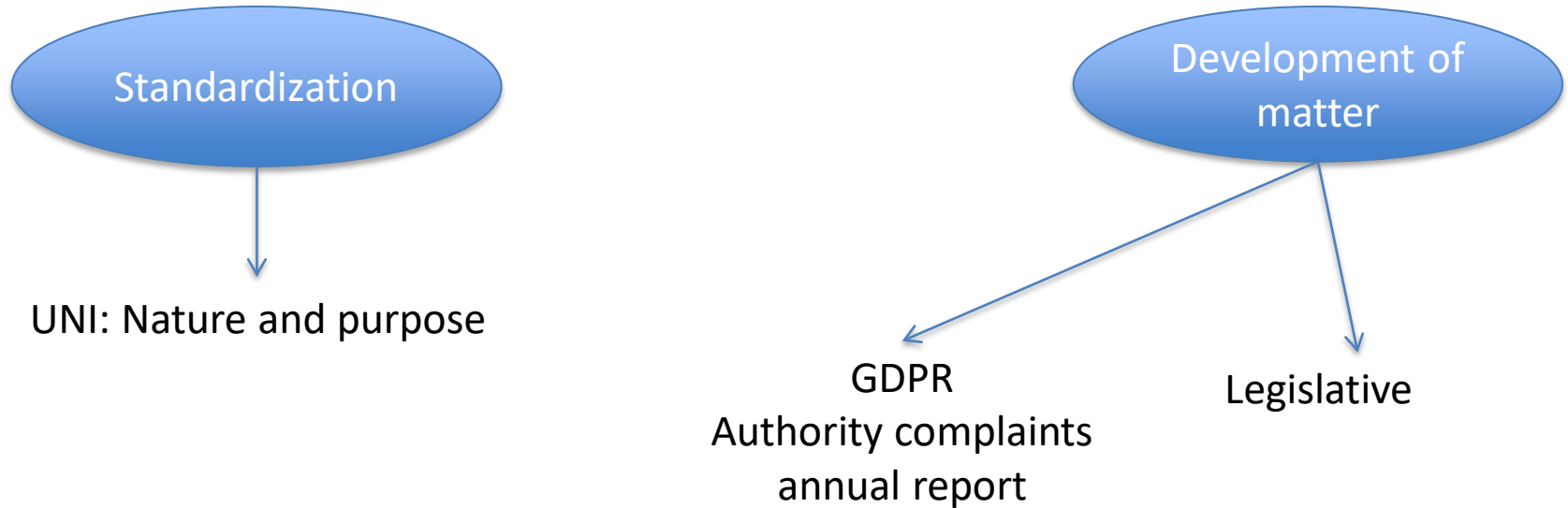
Key factors



- Technological
- Legislative
- Practice

Ex: digital collection, GDPR, UNI/PdR 67:2019

The Code of Conduct as a good practice



The Code of Conduct for credit management and protection

