Extra help

Do you need any extra help, for example, sign language, large print or interpreter service? If so, please let your adviser know.

If you have any questions about the content of this information sheet, please speak to your adviser.

Complaints and the Financial Conduct Authority

If you are not satisfied with the service we have provided and wish to complain, please ask for our Complaints leaflet which outlines our complaints procedure.

Our debt advice service is authorised and regulated by the Financial Conduct Authority (FCA). If you are not happy with our final response you can take your complaint to the Financial Ombudsman Service. Further information can be found at www.financial- ombudsman.org.uk/.

Citizens Advice Luton is an operating name of Luton Citizens Advice Bureau Ltd. Charity registration number 1068411. Company limited by guarantee. Registered number 3466059 England. Authorised and regulated by the Financial Conduct Authority FRN: 617655

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.

Published August 2026

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

Contacting us

While your case is open you can contact your adviser by phone, email or via our Reception desk based at the Town Hall.

Usual opening hours are Monday to Friday 9am – 4pm *(9am – 12pm for Town Hall Reception desk)*

Debt message line: 01582 540446
Email: moneyadvice@lutoncab.org.uk

Correspondence address:
Citizens Advice Luton
89 Castle Street
Luton
LU1 3AJ

https://www.citizensadviceluton.org.uk/

For all other enquiries please call our Adviceline: 0808 278 78 47 or visit https://www.citizensadvice.org.uk/

Citizens Advice Luton

Debt Advice Client Agreement

citizens advice Luton

What you can expect from Citizens Advice...

A Citizens Advice debt adviser will help you understand your rights and responsibilities and those of your creditors. Our debt advice service is free, confidential and impartial. If you wish to withdraw from the service, you can at any time.

Confidentiality and Consent

The records we keep are for the use of Citizens Advice only. We will not tell anyone about your enquiry and we will not pass any information to any third party without your permission unless we are required to do so by law or it is the right and necessary thing to do. We will respect your data protection rights for any information you provide to us. Please ask to see our Privacy Policy if you would like to know more or view it on our website.

Your adviser will:

- Help you to explore your debt problem
- Look for ways to increase your income and reduce your outgoings
- Explain the debt options you have and how they will affect you
- Keep you informed about any action we take and the progress of your enquiry. Any follow up work will be agreed between your adviser and you. This may include negotiating on your behalf with other organisations by letter or phone. We will discuss any offer with you before accepting it, unless you have specifically told us what to do.

We cannot guarantee to take on all cases, even if someone is already a client. We may also have to stop advising you if we believe we cannot make progress on your case for you or there is no further good outcome that can be gained, or if you do not do what we expect of you.

We ask that you:

- Attend all appointments we arrange for you (or let us know asap if you can't)
- Let us know if there is a change in your circumstances that may affect your case (such as an increase or reduction in your income etc)
- Provide all the information and the evidence your adviser asks for. e.g. evidence of your income, spending and debts. If you don't, the advice we give you may not be right
- Do not to take action on your own behalf without discussing it first with your adviser
- Try not to borrow more money or enter into a new credit agreement
- Follow our advice – unless you and your adviser agree you should do something different.
- To be honest with us about the circumstances of your case, for instance by telling us about all your debts and income
- To always treat our staff and volunteers with dignity and respect.

Please note:

Wherever possible we will give you the information and resources you need to resolve your own debt problem. If the complexity of the problem, or your personal situation, mean this is not possible, we may be able to provide a casework service.

Citizens Advice may help you access a debt solution, or refer you to a trusted partner who will administer a payment arrangement on your behalf. Citizens Advice is not able to enter into an ongoing debt management contract with you.

Creditors may continue to add interest and charges to your debt.

Your credit rating could be affected if you enter into a payment arrangement or insolvency solution.

It is important that you continue to pay all your priority bills.

Trusted Partners....

In some circumstances we may refer you to a trusted partner for further help. This may be within the Citizens Advice service or outside of it. We regularly review all our trusted partners to ensure they meet the highest standards of customer service and quality advice.