**Chief Executive’s Office**

**Service Lead: Gillian Farrell**

County Buildings, Wellington Square, Ayr KA7 1DR LP–32 AYR

Tel: 0300 123 09000

Email: informationandadvicehub@south-ayrshire.gov.uk

Date:

If phoning or calling choose option 2, option 1 then ask for the Information and Advice Hub

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**Help us to Help You**

Thank you for contacting us, we are here to help. The Information and Advice Hub offer a free and confidential service to residents of South Ayrshire in Welfare Rights and/or Money and Debt Advice.

Prior to arranging your first Money Advice appointment we need some information from you to assess your needs and the possible ways we can arrange help for you.

Please complete the attached financial assessment pack and provide the supporting evidence as requested.

Once we have received your information, one of our advisors will contact you to discuss your situation and arrange an appointment with an advisor. Please note, we cannot arrange an appointment until we have all of this information.

Once you have completed the attached and gathered all the information required please email the form back to**Informationandadvicehub@south-ayrshire.gov.uk****.** Attaching photos of your information from a smart phone or tablet is acceptable at this stage.

**Our offices are currently closed due to Coronavirus restrictions, if you decide to post your information this may delay our response. You can post any information to the address below;**

**Information and Advice Hub**

**1-3 Mainholm Road**

**Ayr**

**KA8 0QF**

Please note if you send originals, we will be unable to post them back to you at this time, **please send copies only.**

If you have any enquiries regarding this pack or the information we need please call 0300 123 0900, choose option 2 then option 1 for voice recognition and ask for the Information and Advice Hub.

Yours faithfully

***Information & Advice Team***

*Information you need*

*You have already provided verbal consent for your details to be stored on our system, however, we still require the enclosed Form of Authority to be signed, dated and returned in order for us to continue to act on your behalf.*

**Form of Authority and Consent**

We will require the enclosed Form of Authority to be signed and dated giving the Hub the authority to act on your behalf with 3rd parties.

Within the Form of Authority there are two further sections - requesting permission for external audit of your case for the purpose of quality assurance and continuous improvement of the service and a section relating to the Hubs Privacy Notice. This explains how we collect, store and use your personal data.

**Privacy Statement**

A copy of our Privacy Statement is also attached for your information.

**Contact with your creditors**

While we work with you, you can contact your creditors to explain that you are experiencing financial difficulties and are seeking assistance from ourselves.

You can ask your creditor to give you breathing space while we work through your budget.

Most creditors will give you at least 30 days in order to do this. During this period, creditors should stop sending letters and making telephone calls to you. All contact may not stop completely as some letters do still require to be sent by law.

Creditors will expect you to contact them again at the end of this period to let them know an update on your situation.

**Income and Expenditure**

Please complete the attached income and expenditure form and provide proof as follows;

|  |  |
| --- | --- |
| **What we need from you…** | **Proof enclosed** |
| Completed Income and Expenditure form (attached). If you receive benefit income, please detail what type of benefit you receive, for example Universal Credit. If you are unsure of how much you spend on some items please give an approximate amount. |  |
| Last full calendar month bank statement for all accounts – this should show your normal monthly income and all household expenses. If your earnings aren’t shown we will need a current payslip. |  |
| A recent letter or statement from each of your creditors – if these are not available please complete the enclosed ‘Creditor List’ form with all the required information |  |

**Income**

|  |  |  |  |
| --- | --- | --- | --- |
| **Description** | **Amount** | **Description**  | **Frequency (Weekly/Fortnightly/4 weekly/Monthly)** |
| Salary (Earnings from work) |  |  |  |
| Benefits (DWP awarded) |  |   |  |
| Benefits |  |  |  |
| Anything else |  |  |  |
| Anything else  |  |  |  |

**Essential Expenditure**

|  |  |  |  |
| --- | --- | --- | --- |
|  **Type** | **Amount** | **Frequency (weekly/monthly/annually)** | **Evidence Attached****(if available)** |
| Rent |  |  |  |
| Ground rent, service charge, factor fees |  |  |  |
| Mortgage |  |  |  |
| Secured Loan |  |  |  |
| Mortgage Endowment/ Mortgage PPI |  |  |  |
| Building/Contents insurance |  |  |  |
| Life/Endowment insurance |  |  |  |
| Council Tax |  |  |  |
| Gas |  |  |  |
| Electricity |  |  |  |
| TV Lic |  |  |  |
| Other Fuel(eg oil, gas, etc |  |  |  |
| Magistrates/sheriffs court fines |  |  |  |
| Maintenance or child support |  |  |  |
| Hire Purchase/ Conditional sale |  |  |  |
| Childcare costs |  |  |  |
| Adult care costs |  |  |  |
| Home Phone |  |  |  |
| Mobile Phone |  |  |  |
| Other Phone |  |  |  |
| Public Transport ( work school shopping etc |  |  |  |
| Other (Taxis ) |  |  |  |
| Car insurance |  |  |  |
| Vehicle tax |  |  |  |
| Fuel ( Petrol, Diesel, Oil, etc) |  |  |  |
| MOT and care maintenance |  |  |  |
| Breakdown or recovery |  |  |  |
| Parking charges or tolls |  |  |  |
| Other Car costs |  |  |  |
| Food and Milk |  |  |  |
| Cleaning and Toiletries |  |  |  |
| Newspapers/Magazines |  |  |  |
| Cigarettes/Tobacco/Sweets |  |  |  |
| Alcohol |  |  |  |
| Laundry and dry cleaning |  |  |  |
| Clothing and Footwear |  |  |  |
| Nappies/Baby Items |  |  |  |
| Pet Food |  |  |  |
| Other housekeeping |  |  |  |
| Health (dentist, glasses, prescriptions, health ins) |  |  |  |
| Repairs/house maintenance |  |  |  |
| Hairdressing/haircuts |  |  |  |
| Cable/Satellite and internet |  |  |  |
| TV,video and other appliance rental |  |  |  |
| School meals and meals at work |  |  |  |
| Pocket money and school trips |  |  |  |
| Lottery and pools |  |  |  |
| Hobbies/Leisure/sport) |  |  |  |
| Gifts (Christmas, birthdays, charity etc) |  |  |  |
| Vet bills and pet insurance |  |  |  |

**Creditor List (the companies you owe money too)**

|  |  |  |  |
| --- | --- | --- | --- |
| Creditor Name | Creditor Address | Account Number | Total Balance Owed |
|  |  |  |  |
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Please continue on a separate sheet if required.



**Information and Advice Hub**

1 Mainholm Road

AYR

KA8 0QF

Tel: 0300 123 0900

**Form of Authority and Consent**

NAME (Clients):

ADDRESS:

I hereby authorise SAC Information and Advice Hub to collect store and use my personal information for the purpose of representing me in all matters pertaining to my Money Advice/Welfare Rights case in accordance with the General Data Protection Regulations 2016 (GDPR).

This could include contact with creditors, other Council Departments, DWP and any other 3rd parties as deemed necessary in order to process my case or enquiry.

I acknowledge receipt of Privacy Notice \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

In addition, I agree to the above agency acting on my behalf and authorise you to release any information requested and to correspond with their representative on my behalf.

Date:

Client Signature: \_\_\_\_\_

NI Number: \_ \_\_\_\_\_

Our Ref \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I agree to the disclosure of my case file held by SAC Information and Advice Hub to external auditors for the purpose of quality assurance and continuous improvement of the advice service provided by SAC Information and Advice Hub.

Yes/No

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**Information and Advice Hub Privacy Notice**

In order to process your enquiry/case and/or your request for representation, you will need to provide us with some personal data or information.

As the ‘data controller’ for the personal information – or data – we hold about you, **South Ayrshire Council** decides how your personal information is used/processed, and what it is used for.

This statement provides more details about this and provides information on how to get in touch with us if you need to know more.

## Your personal data – what is it?

Personal data is information relating to a living person who can be identified from that data. Identification can be based on the information alone, or in conjunction with any other information. The processing of personal data is governed by the General Data Protection Regulation 2016 (GDPR).

## What Personal Data will we collect from you?

We will only collect the personal information we need to provide you with relevant information, services and support. The personal data we will collect includes:

* Name
* Date of birth
* Address
* Landline Telephone Number
* Mobile Telephone Number
* Email
* Gender
* Ethnicity
* Disability
* Health conditions
* National Insurance number

## How will we use your information?

Your personal information will be stored securely on our referral tracker system Signpost and should this initial referral subsequently result in progression to a case, it would then be stored within our case management system Advice Pro. All data is processed by the Information and Advice Hub staff. We will only collect the personal data we need in order to monitor and evaluate our service and to process your enquiry or case to enable us to make contact on your behalf with the relevant agencies, for example, your creditors; the DWP; HMCTS (Court and Tribunal Services).

## What is the legal basis for using/sharing your information?

**Consent**

If we are processing your information based on your consent, you have the right to withdraw your consent, in whole or in part, at any time. The consequences of withdrawing your consent will be explained to you in any particular case when you contact us to withdraw your consent. Withdrawing your consent may mean that the Council cannot provide the services to you.

## Who will we share your information with?

* SAC Housing
* NHS Ayrshire & Arran
* Department of Works and Pensions
* SAC Benefits Services
* HMRC (Inland Revenue)
* HMCTS (Courts and Tribunal Services)
* Any other third party/agency as is required in order to deal with their enquiry/case.

## How long do we keep hold of your information?

We keep your personal data for no longer than reasonably necessary. Currently we hold 6 years plus the current year.

## What are your rights?

You can ask us to:

* correct your personal information if it is inaccurate;
* complete your personal information if it is incomplete;
* restrict the processing of your personal information in certain circumstances; and
* erase your personal information in certain circumstances.

You also have the right to object to the processing of your personal information.

In certain circumstances, you have the right to move, transfer or copy your personal data held by the Council across different services or to third parties if your personal information is held in a commonly-used and machine-readable format. This is known as data portability.

## What are the consequences of failing to provide personal information?

As explained above withdrawing or failing to provide your personal information may mean that the Council would not be able to provide the required service to you.

## What about Automated Decision- Making?

The Council does not use profiling or automated decision-making. Some processes are semi-automated (such as data matching for the prevention or detection of fraud), but an actual person will always be involved before any decision is reached affecting any individual.

## Do you require this statement in a different format?

Please contact us if you require this information in an alternative format.

## How can you get in touch with us?

If you wish to obtain any records held by the Council relating to you, or if you have any general data protection queries, please contact the Council’s Data Protection Service at:

Data Protection Officer

South Ayrshire Council

County Buildings

Wellington Square

Ayr

KA7 1DR

**Email**: DataProtection@south-ayrshire.gov.uk

**Telephone:** 01292 612 223

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## Are you dissatisfied with the way your Personal Information has been handled?

If you are unhappy with the way we have dealt with your personal information, you can complain to the Council’s Data Protection Officer using the contact details noted above.

If you remain dissatisfied after contacting us, you have the right to complain to the Information Commissioner (<https://ico.org.uk/for-the-public/>):

Information Commissioner’s Office – Scotland

45 Melville Street

Edinburgh

EH3 7HL

**Email:** Scotland@ico.org.uk

**Telephone**: 0303 123 1115