

CANDIDATE INFORMATION GUIDE

Version 6: Nov 2011



This guide has been designed to provide you with all the information you need when applying for a position within the Fairpoint Group.

**You can learn more about us by visiting
www.debtfreedirect.co.uk/careers**

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COMPANY INFORMATION

Fairpoint has seven customer facing companies, each with a particular brand and function. Further information is detailed below;

Debt Free Direct Ltd
www.debtfreedirect.co.uk



Debt Free Direct is the most widely recognised player in the debt solutions industry, and the clear leader in the IVA market. Its proprietary 'Best Advice Model' is used to source the most appropriate solution for an indebted individual's complex financial situation.

ClearStart Consumer Debt Services
www.clearstart.co.uk



ClearStart provides debt advice to customers who reach it via its website or are referred by other financial services organisations. ClearStart can set up a full range of debt solutions using either Debt Free Direct or its own bespoke Debt Management Plans.

ClearStart Partnerships



ClearStart Partnerships aim is to develop long term, sustainable, corporate relationships, with companies who refer their customers to the main business through the Clear Start Partnerships Contact Centre team.

Money Extra
www.moneyextra.com



Money Extra is a company recently acquired by Fairpoint which provides an online service, helping customer's to compare financial products and save money on their household expenditure.

Lawrence Charlton Ltd
www.lawrencecharlton.co.uk



Lawrence Charlton is a subsidiary of Fairpoint Group Plc that provides Debt Management Plans to people who don't qualify for an IVA.

Debt Advice Group
www.debtadvicegroup.co.uk



The Debt Advice Group is a service set up by Fairpoint which provides debt advice and solutions to those who make contact – leveraging the systems and resources developed by Debt Free Direct.

Money Savings Service
www.moneysavingservice.co.uk



The Money Savings Service (MSS) is a service developed in 2009, helping our clients save money and meet our mission of 'Making Money Go Further'. This service was originally known as VAS (Value Added Service).

MSS speak to 3,000 customers per month: 60% save money. An average saving in excess of £350 per annum per customer across the services.



ROLE SUMMARIES

All positions require good PC skills, excellent telephone manner for phone based roles, keen eye for detail, good listening skills, grammatical and numerical ability.

Responsibilities of the typical roles are detailed below. For further information please refer to the Job Description.

ADMINISTRATOR

£12,000 - £16,500

The Administrator role requires the ability to:

- Assess customers' financial details
- Work alone or as part of a team
- Communicate with customers' via telephone or letter
- Chase outstanding information
- Complete other administrative duties as required

The starting salary for this role is generally £12,000. This position offers a salary banding with the potential to increase to £16,500 subject to performance reviews.

DEBT SALES ADVISOR

£13,650 - £18,200

The Debt Sales Advisor role requires the ability to:

- Answer incoming calls from distressed customers
- Provide empathy, support & guidance
- Gather financial & personal information
- Input information gathered onto the IT system
- Advise on the best way for the customer to proceed & explain the benefits & practicalities of the solution

The salary offered for this position will be dependant upon experience. The starting salary for this role will be £500 less the agreed salary during the probation period, typically three months.

CLIENT LIAISON OFFICER

£13,650 - £20,200

The Client Liaison Officer role requires the ability to:

- Take responsibility for the management of clients' debts
- Conduct regular case reviews to confirm the solution provided is still the best advice for the client
- Ensure quality standards for accuracy & timeliness are met in all cases
- Act as first point of contact for clients'

The salary offered for this position will be dependant upon experience. The starting salary for this role will be £500 less the agreed salary during the probation period, typically three months.

DRAFTER

£13,000 - £20,200

The Drafter role requires the ability to:

- Assess potential IVA cases & verify existing information
- Maintain & update case related information
- Prepare for & make all appointed calls as set out in diary
- Draft Proposals, Appendices & Nominees Reports for review by DFD's Review Team

The salary offered for this position will be dependant upon experience. The starting salary for this role will be £500 less the agreed salary during the probation period, typically three months.

STANDARD WORKING HOURS

The contractual full-time working hours are 37.5 hours per week between 8:00am and 10:00pm, Monday to Sunday. The normal hours of attendance will vary depending on the shift pattern adopted by the department.

EMPLOYEE BENEFITS

- Up to 3% Matched Contributory Pension Scheme
- Save as You Earn Scheme
- Up to 25 Days Holiday plus 8 Public Holidays
- Buy & Sell Annual Leave Scheme
- Childcare Vouchers
- Corporate Gym Membership (Discounted)
- Corporate Rail Card (Discounted)
- Cycle to Work Scheme
- Costco Membership Scheme
- Directors Awards
- Employee Discount Scheme
- Free Car Parking
- Free Life Assurance
- Free Internet Access
- Free Hot Drinks
- Loyalty Awards
- Intranet
- Recommend a Friend Scheme
- Social Events
- On-Site Canteen
- Bright, modern, A/C offices
- Dress Down Fridays
- Generous Performance Related Pay (PRP) or Profit Related Pay (PRRP) (for applicable roles)

DRESS CODE

As employees are liable to come into contact with members of the public, investors, customers, suppliers and business partners it is important that they present a professional image with regards to their appearance and standards of dress. Employees should wear business appropriate clothing and clothes should be kept clean and tidy at all times. Informal business wear is; Tailored clothing i.e. trousers, jackets, dresses, skirts and tops, shirts with collars, business shoes. Not polo shirts, sweat shirts, fleece tops, t-shirts, revealing clothing, or clothing carrying advertising or slogans.

CURRENT EMPLOYEES

Here is what some of our current employees have to say;

SENIOR ADMINISTRATOR

ADMIN BRIDGE

"I enjoy working at Fairpoint because everyday is different. I feel that hard work is recognised here and this was proven when I was promoted from Administrator to Senior Administrator. I have been given opportunities to shine in different areas and also the support to develop my skills in order to progress. The people at Fairpoint really do care and this is shown through the work that they do!"

SALES ADVISOR

MONEY SAVINGS TEAM

"A friendly but professional culture is encouraged whilst giving the customer the best service possible. One particular aspect I like about working for Debt Free Direct is the fact that they tend to promote from within the Company. There are opportunities to move to alternative positions and these are actively promoted across the business. A great Company to work for."

OPERATIONAL TRAINER

LAWRENCE CHARLTON

"I joined the Fairpoint group over three years ago and I haven't looked back. I started within the Supervisory Department as an Administrator before moving into Lawrence Charlton as a Client Liaison Officer. I have now progressed into an Operational Trainer role for Debt Management which gives me great satisfaction as my colleagues are all fantastic!"

SALES MANAGER

CONTACT CENTRE

"The past two years at Fairpoint have been the most productive, rewarding and well spent years of my working life. I started as a Debt Adviser on the Contact Centre, progressed to a Team Expert then achieved a Sales Manager position late 2011. It's a Fantastic group of people that I manage and work with and I enjoy passing on my experience to motivate the people around me."

DRAFTER

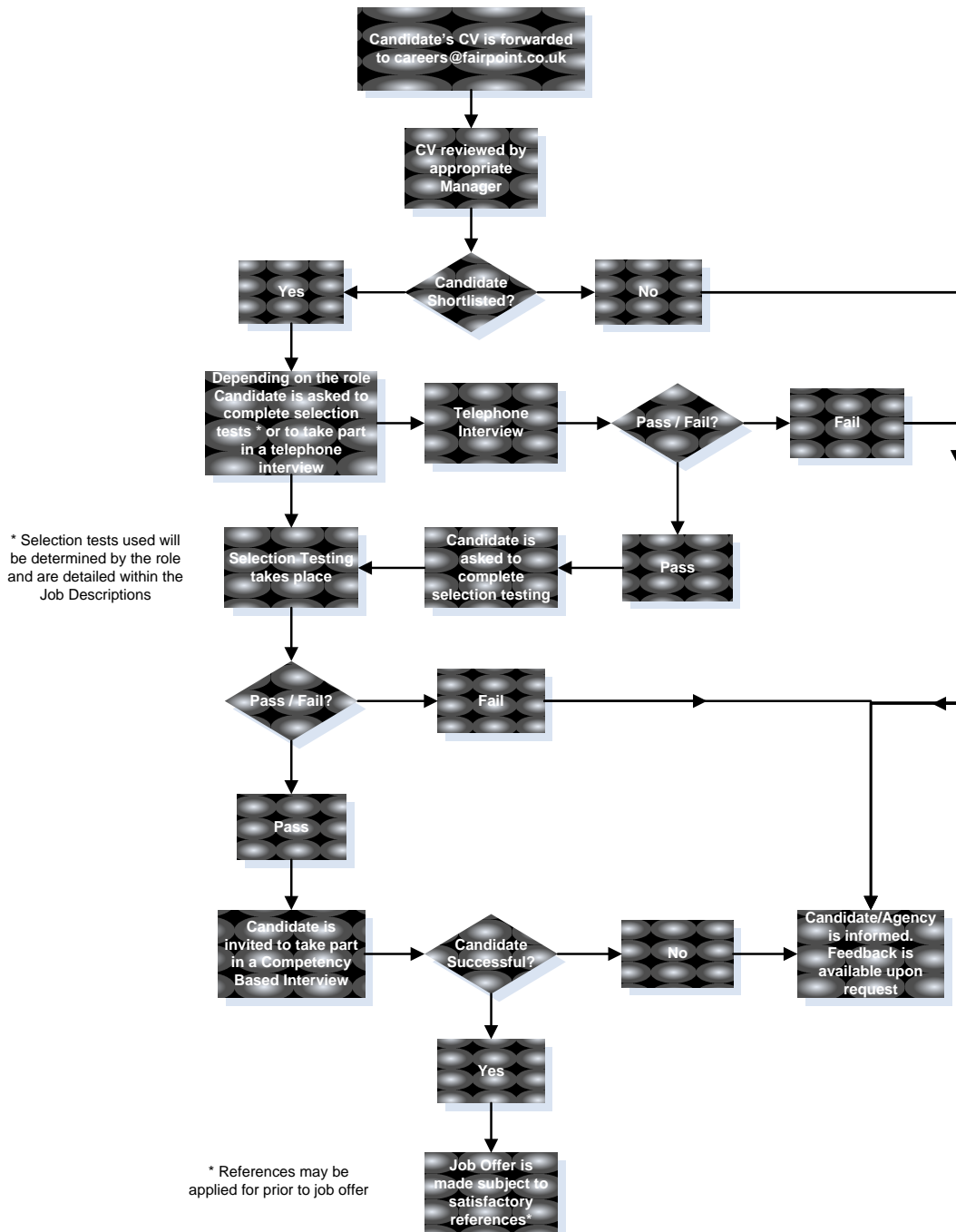
DRAFTING

"I work within the Drafting team at Debt Free Direct and find the work very interesting, as no two cases are the same. I enjoy helping people and I find the call I have with our clients can make a big difference in their lives. I also enjoy the team spirit within Debt Free Direct as a whole and especially within the Drafting team. I find that everybody genuinely helpful and when I first came to the company this made all the difference and I felt at ease straight away."

SELECTION PROCESS

Outlined below is our selection process. The selection process applied will depend on the role you are applying for. The selection tests we use will also depend on the role and will generally consist of Numeracy and Literacy tests and one or two online tests which will assess skills relevant to the role.

We may consider your application for other vacancies if you are not shortlisted for the role you initially applied for. And we will make you aware of this in advance of any tests and/or competency based interviews.



REFERENCES

Any offers of employment made are subject to the receipt of at least two satisfactory references, covering the last three years of employment. If you are asked to undertake any selection tests or invited to attend an interview, please ensure that you have the contact details for at least two previous employers i.e. telephone number, email address, fax number and postal address.

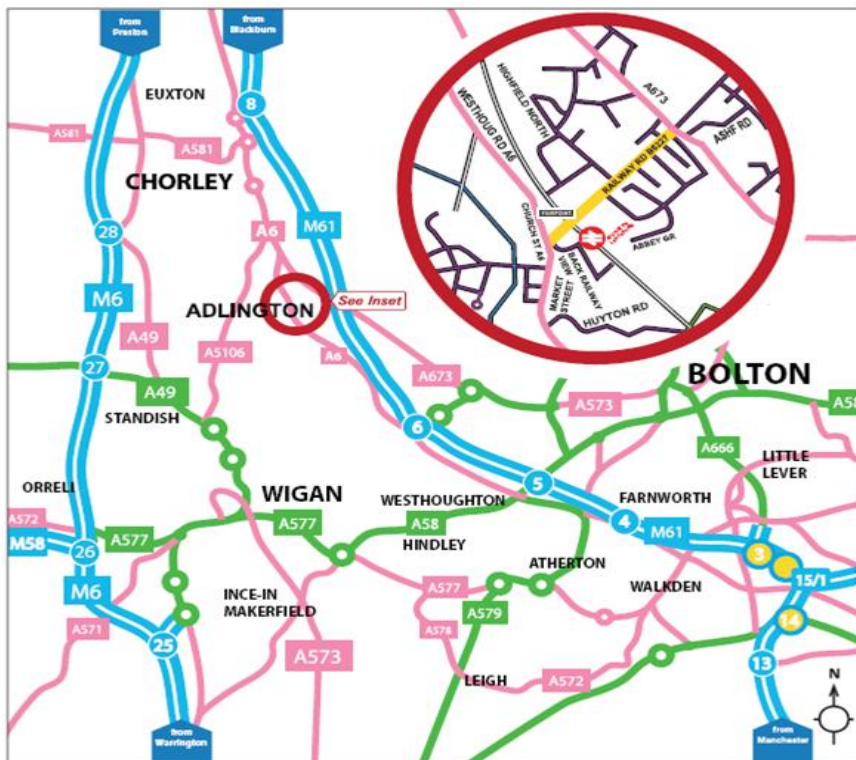
HR CONTACT DETAILS

If you would like to discuss your application further, please contact the HR Team on 01257 486 658 or 0844 826 1308 or email careers@debtfreedirect.co.uk

DIRECTIONS

Our offices are based at **Fairclough House, Church Street, Adlington, Lancashire, PR7 4EX** opposite the Spinners Arms. We are signposted as Fairpoint.

We are easily accessible via car, train and bus. Visit www.thetrainline.com or call 0871 200 4950 for train times and www.transportforlancashire.com/timetables or call 0871 200 2233 for bus times.



Please note that we operate an allocated parking system as car parking is limited.

Please ensure that you park in a visitor space or make alternative travel arrangements.