

Accreditation Framework and Criteria

1. **Introduction**

- 1.1 The *ECB* provides independent oversight of debt enforcement work to ensure that those who are subject to the *enforcement process* in England and Wales are treated fairly and are protected from poor practice.
- 1.2 This Accreditation Framework and Criteria replaces that which was developed as a transitional measure for the first year of accreditation (2023/2024), and is in force from **6 December 2024**.
- 1.3 Accreditation is available to *enforcement firms* that undertake debt enforcement work under the Taking Control of Goods Regulations 2013.
- 1.4 *Enforcement firms* which wish to benefit from *ECB* accreditation, once granted, must comply with the *accreditation criteria*.

2. **Accreditation process and outcome**

- 2.1 An *enforcement firm* which intends to apply for *ECB* accreditation must complete an application form, which must be signed or verified by the firm's Chief Executive or a Director (or equivalent) who has authority to act on its behalf.
- 2.2 The application must confirm that the *enforcement firm* will take all reasonable steps to comply with the *accreditation criteria*.
- 2.3 The *ECB* will consider the application for accreditation and may seek further information from the applicant firm. The *ECB* will confirm in writing its decision whether or not to grant accreditation to the *enforcement firm*.
- 2.4 Once the *ECB* has granted accreditation, it will allow the *enforcement firm* to use the *ECB* accredited logo subject to the *enforcement firm* providing to the *ECB* a signed copy of the accredited logo licence agreement and paying the relevant fee.
- 2.5 Once the *ECB* has granted accreditation to an *enforcement firm*, the firm's details will be published on the *ECB's* Accredited Firms Register.
- 2.6 Accreditation is valid until midnight on the day before the commencement date for the following year of accreditation, as published by the *ECB*. An accredited *enforcement firm* will need to renew its accreditation each year.

3. **Accreditation Criteria**

Standards

- 3.1 An accredited *enforcement firm* must ensure that the firm, and all work carried out in its name, complies with:
- 3.1.1 all applicable laws and regulations, including the Taking Control of Goods Regulations 2013;
 - 3.1.2 the *ECB's* Professional Values and Standards of Practice for Enforcement Firms;
 - 3.1.3 the *ECB's* Professional Values and Standards of Practice for Enforcement Agents; and
 - 3.1.4 the [Taking Control of Goods: National Standards \(2014\)](#) as amended from time to time.

Annual levy and periodic data returns

- 3.2 An accredited *enforcement firm* must pay the annual levy to the *ECB* by the deadline(s) the *ECB* specifies.
- 3.3 An accredited *enforcement firm* must complete and submit to the *ECB* periodic data returns in the form the *ECB* requires and by the deadline the *ECB* specifies.

Cooperation with the *ECB*

- 3.4 To enable the *ECB* to discharge its oversight function, an accredited *enforcement firm* must cooperate with the *ECB*, including by:
- 3.4.1 cooperating with all reasonable requests made by the *ECB*, including in relation to the *ECB's* investigation or determination of a *compliance issue*;
 - 3.4.2 allowing the *ECB* access to carry out monitoring visits;
 - 3.4.3 providing data and information in a timely manner following a request from the *ECB*, in line with data protection legislation;
 - 3.4.4 complying with any sanction imposed by the *ECB* following the investigation of a *compliance issue*.
- 3.5 An accredited *enforcement firm* must comply with the *ECB's complaints-handling process*, including by:
- 3.5.1 cooperating with any requests made by the *ECB* as part of its *complaints-handling process*;
 - 3.5.2 complying with any remedies put in place by the *ECB* at the end of the *complaints-handling process*.

4. **Failure to comply with the *accreditation criteria***

4.1 Where there is a concern that an accredited *enforcement firm* may have failed to comply with the *accreditation criteria*, the ECB will follow the process set out in the ECB's Non-Compliance and Sanctions Rules.

4.2 One of the following sanctions may be imposed upon an accredited *enforcement firm* following a finding that the firm has failed to comply with the *accreditation criteria*:

4.2.1 A published *note of concern*;

4.2.2 Directions with which the accredited *enforcement firm* must comply for a period which the *ECB* specifies;

4.2.3 an order that the accredited *enforcement firm's* accreditation with the *ECB* be suspended for a specified period of up to 5 years;

4.2.4 an order that the accredited *enforcement firm's* accreditation with the *ECB* be removed (the firm may reapply for accreditation after a specified reasonable period).

Glossary

“Accreditation criteria” means the criteria set out within paragraphs 3.1-3.5 of this Accreditation Framework and Criteria.

“Complaints-handling process” means the process by which the *ECB* accepts, considers and determines complaints made to them about *enforcement firms*, including the provision of redress to a complainant where appropriate.

“Compliance issue” means an issue with apparent non-compliance with the *ECB’s Standards* which has been referred to the *ECB* or identified by the *ECB* from monitoring or supervision visits.

“*ECB*” means the Enforcement Conduct Board.

“Enforcement agent” means an individual who is responsible for seeking to recover money owed in order to satisfy a writ, warrant or liability order, including by taking control of goods.

“Enforcement firm” means a business or organisation that employs or engages *enforcement agents*.

“Enforcement Process” means the process of seeking to recover money owed in order to satisfy a writ, warrant or liability order, including by taking control of goods.

“Note of concern” means a note, published on the *ECB’s* website, which sets out the concerns in relation to an *enforcement firm’s* failure to comply with the *accreditation criteria*.