

Accreditation Framework and Criteria for an Enforcement Firm

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 **is applicable for the 2026/27 accreditation year.**
- 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* that 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 Senior Director (or equivalent) who has authority to act on its behalf, and is accountable for adherence to the *ECB* Professional Values and Standards.
- 2.2 The application must confirm that the *enforcement firm* will 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 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 in a timely manner to the *ECB*, periodic data returns, self-assessment forms and any other regular information submissions, as requested.

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 responding to 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 compliance reviews and monitoring visits; including access to all information, data and body worn video footage, staff, agents and premises to conduct such work.
 - 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 proactively declaring any substantive breaches of the TCOG Regulations or the *ECB* Professional Values and Standards of Practice;
 - 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 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).
5. **Withdrawal from Accreditation**
- 5.1 A firm may notify the *ECB* of their intention to withdraw from accreditation by providing as much notice as possible, with a minimum of one month, unless there are exceptional circumstances;
 - 5.2 following notification of a request to withdraw the *ECB* will undertake work to understand the impact on those experiencing enforcement to ensure they are still treated fairly, in the interim;
 - 5.3 there will be no refund of the levy which has been paid, regardless of the point within the year that the firm decides to withdraw from accreditation.

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 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*.