

20 September 2013

Subject: Consultation document - authorisation to provide debt management services

I wish to submit the following two proposals in relation to the process for authorisation to provide debt management services.

- 1) An appeals process be available in the event that an application is initially rejected.
- 2) Full consideration be given to real life experience of dealing with financial institutions regarding debt negotiation in lieu of relevant qualifications, especially in cases where this experience can be shown and vouched by other parties.

Yours sincerely

John Lindsay