

***Guidance for Money Advice services applying on behalf of or supporting an application.***

Please note that the British Gas Energy Trust is interested in funding applications where the applicant can show a sustainable position moving forward. We believe that it is rarely in the person's best interest to seek a debt write-off, without dealing with the underlying problem of a deficit budget, due to this deficit budget's will only be considered in exceptional circumstances, there is some allowance for marginal exceptions.

Please note where clients would be eligible for a Bankruptcy or DRO, we expect this to have been explained to the client. Clients who are eligible for a DRO may not be successful in their application, as there may be an alternative route to managing their debt.

The Trust expects that the money advice service who has supported the applicant, has ensured that all advice given and action taken by their agents or appointed representatives a) has regard to the best interests of the applicant b) is appropriate to the individual circumstances of the applicant c) is based on a sufficiently full assessment of the financial circumstances of the applicant.<sup>1</sup>

1 8.3.2 Consumer Credit Sourcebook, Financial Conduct Authority