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PARLIAMENTARY DEBATES
(HANSARD)

HOUSE OF LORDS

WRITTEN STATEMENTS AND WRITTEN ANSWERS

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[I] indicates that the member concerned has a relevant registered interest. The full register of interests can be found at <http://www.parliament.uk/mps-lords-and-offices/standards-and-interests/register-of-lords-interests/>

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Ministers and others who make Statements or answer Questions are referred to only by name, not their ministerial or other title. The current list of ministerial and other responsibilities is as follows.

<i>Minister</i>	<i>Responsibilities</i>
Baroness Evans of Bowes Park	Leader of the House of Lords and Lord Privy Seal
Earl Howe	Minister of State, Ministry of Defence and Deputy Leader of the House of Lords
Lord Agnew of Oulton	Parliamentary Under-Secretary of State, Department for Education
Lord Ahmad of Wimbledon	Minister of State, Foreign and Commonwealth Office
Lord Ashton of Hyde	Parliamentary Under-Secretary of State, Department for Digital, Culture, Media and Sport
Lord Bates	Minister of State, Department for International Development
Lord Bourne of Aberystwyth	Parliamentary Under-Secretary of State, Ministry of Housing, Communities and Local Government and Wales Office
Baroness Buscombe	Parliamentary Under-Secretary of State, Department for Work and Pensions
Lord Callanan	Minister of State, Department for Exiting the European Union
Baroness Chisholm of Owlpen	Whip
Earl of Courtown	Deputy Chief Whip
Lord Duncan of Springbank	Parliamentary Under-Secretary of State, Northern Ireland Office and Scotland Office
Baroness Fairhead	Minister of State, Department for International Trade
Lord Gardiner of Kimble	Parliamentary Under-Secretary of State, Department for Environment, Food and Rural Affairs
Baroness Goldie	Whip
Lord Henley	Parliamentary Under-Secretary of State, Department for Business, Energy and Industrial Strategy
Lord Keen of Elie	Advocate-General for Scotland and Ministry of Justice Spokesperson
Baroness Manzoor	Whip
Lord O'Shaughnessy	Parliamentary Under-Secretary of State, Department of Health and Social Care
Baroness Stedman-Scott	Whip
Baroness Sugg	Parliamentary Under-Secretary of State, Department for Transport, Whip
Lord Taylor of Holbeach	Chief Whip
Baroness Vere of Norbiton	Whip
Baroness Williams of Trafford	Minister of State, Home Office
Lord Young of Cookham	Whip
Viscount Younger of Leckie	Whip

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Written Statements

Wednesday, 13 June 2018

EU Exit

[HLWS738]

Lord Callanan: My Rt. Hon. Friend, David Davis MP, Secretary of State for Exiting the European Union, has made the following statement:

Today we are publishing two documents produced by the UK negotiating team for discussion with the EU

These cover:

- Data
- Transport

These will be available on GOV.UK today and copies will be placed in the Libraries of both Houses.

[HLWS737]

Lord Callanan: My Rt. Hon Friend, David Davis MP, Secretary of State for Exiting the European Union, has made the following statement:

Today we are publishing two documents produced by the UK negotiating team for discussion with the EU.

These cover:

- Civil Judicial Cooperation
- Company Law (Accounting and Audits)

These will be available on GOV.UK and copies will be placed in the Libraries of both Houses.

Fire Reform

[HLWS739]

Baroness Williams of Trafford: My rt hon Friend the Secretary of State for the Home Department (Sajid Javid) has today made the following Written Ministerial Statement:

I am pleased to announce that I have approved the proposal from the Police and Crime Commissioner (PCC) for North Yorkshire (Julia Mulligan), to take on governance of North Yorkshire Fire and Rescue Service.

I have carefully considered the proposal, taking into account representations made by the public, police and fire personnel, and relevant local authorities in response to the PCC's local consultation. I have had regard to an Independent Assessment of the PCC's proposal, carried out by the Chartered Institute for Public Finance and Accounting (CIPFA) and today publish this, in the interests of transparency. A copy of the Independent Assessment will be placed in the House Library and published on Gov.UK shortly.

Having had regard to this material, I am of the view that a transfer of fire governance to the PCC is in the interests of economy, efficiency and effectiveness, and that there is no adverse effect on public safety.

My officials will now prepare the necessary statutory instrument to give effect to this proposal in the coming months.

As a directly accountable leader overseeing both fire and policing, the PCC can increase efficiency and effectiveness, maximise available resources and improve the service delivered to the public. I look forward to seeing the benefits this will bring to North Yorkshire.

Road Safety - Recent Progress and Future Work

[HLWS740]

Baroness Sugg: My Honourable Friend, the Parliamentary Under Secretary of State for Transport (Jesse Norman), has made the following Ministerial Statement.

The UK has some of the safest roads in the world, but every road death is an unnecessary tragedy. That is why the last Government set out an ambitious range of further measures to enhance the safety of UK road users in its 2015 Road Safety Statement.

Today I am publishing a progress report on the delivery of the planned actions from that Statement. We have made some good headway: 15 of the 23 short term actions have been delivered including three where our original objectives have been exceeded. Penalties for using mobile phones when driving have been significantly increased, we have exceeded our commitments to funding police forces in England and Wales to build drug-driving enforcement capability, and most recently new legislation came into force on 4 June allowing learners to drive on motorways when accompanied by an instructor in a dual control car. I am placing a copy of the progress report in the Libraries of both Houses.

This is good progress. But it is only part of a wider picture.

First, I am pleased today to announce the successful bids for the Safer Roads Fund, which we made available to enable Local Authorities to improve the 50 most dangerous stretches of 'A' roads in England. We are investing £100m to tackle these dangerous roads. This sum fully funds all bids from the Local Authorities concerned. The additional £75m initially allocated for the work has not been required, but we will continue to look closely at further scope for capital improvements to improve road safety.

I am placing a copy of the list of successful Local Authorities and the sections of roads to be improved in the Libraries of both Houses and all Local Authorities have been notified directly today. A report on the lessons learned from the bidding process is also being published today, to aid knowledge sharing and capacity building amongst Local Authorities. I have made this report available in the Libraries of both Houses as well.

Secondly, last week the Prime Minister also announced two important and path-breaking road safety projects: a £350,000 innovation competition to provide police forces

with the next generation of mobile breathalyser equipment, enabling swifter and more timely read-outs on drink-driving tests; and a £480,000 partnership between police forces and the RAC Foundation to trial an innovative approach to road collision investigation, carrying out more in-depth, qualitative analysis of the underlying causes of road safety incidents.

This package of measures underlines the Government's recognition of the importance of road safety. But, thirdly, we intend to go further still, and I have asked the Department to develop a refreshed Road Safety Statement and a two year action plan to address four priority user groups - Young people, Rural road users, Motorcyclists and Older vulnerable users. The first three of these groups are continually overrepresented in our road casualty statistics, while we have data to confirm that the safety of older road users is a growing concern. Our goal is for everyone to continue to enjoy the mobility that driving offers, but to do so safely. The development of this refreshed Road Safety Statement will also take account of the early lessons from the new road collision investigation pilots.

It is important to say that the Department cannot and does not seek to achieve all these actions in isolation. We remain grateful for the constructive and expert support of key partners, including motoring groups such as the AA, RAC and the RAC Foundation; road safety campaigners including PACTS, Road Safety Foundation, Brake, Road Safety Trust, and RoSPA; local authorities and the Police, as well as colleagues in other Government Departments and Devolved Administrations. Officials will work with these organisations, and with colleagues at DVSA, DVLA and Highways England to deliver this new package of road safety measures.

The Statement includes the following attached material:

Evaluation report [180613 - Evaluation Stage 1 Report.pdf]

Road Safety Statement [180613 - Road Safety Statement - Progress Report published version.pdf]

Safer Roads [180613 - Safer Roads Fund - Successful Bids.pdf]

The material can be viewed online at:

<http://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Lords/2018-06-13/HLWS740/>

Written Answers

Wednesday, 13 June 2018

Customs

Asked by *Lord Taylor of Warwick*

To ask Her Majesty's Government what progress has been made in regards to a future customs agreement with the EU. [[HL8383](#)]

Lord Callanan: The Government is seeking a customs arrangement which fulfills three key objectives:

- to keep trade with the EU as frictionless as possible;
- to avoid a 'hard border' with Northern Ireland; and
- to establish an independent UK trade policy.

In the Future Partnership Paper, the Government set out two approaches for our future customs arrangements with the EU - a Highly Streamlined Customs Arrangement, and a New Customs Partnership. Both of these would fulfil our objectives, but we recognise there are unresolved issues with both, which is why there are two ministerial groups looking at each model.

The final customs arrangements that we have with the EU will be subject to the outcome of negotiations.

Darfur: Internally Displaced Persons

Asked by *Lord Alton of Liverpool*

To ask Her Majesty's Government what assessment they have made of reports of a recent attack by a pro-government militia on an internally displaced persons camp in Central Darfur, Sudan. [[HL8235](#)]

Lord Ahmad of Wimbledon: We are concerned by reports that the Rapid Support Forces of the Sudanese Armed Forces used violence in the Khamisa Dagig Internally Displaced People Camp in Zalingei on the morning of 21 May, which led to civilian casualties including a fatality. We are monitoring the situation closely. We condemn the reported violence and urge the Government of Sudan both to investigate the incident and to ensure that its armed forces provide safety for civilians in a manner that is compliant with international humanitarian and human rights law.

We regularly raise the importance of solutions for internally displaced persons camps with the Government of Sudan, including through the high-level UK-Sudan Strategic Dialogue, the fifth round of which was held on 24 April.

Financial Reporting Council

Asked by *Baroness Bowles of Berkhamsted*

To ask Her Majesty's Government, further to the Written Answers by Lord Henley on 3 May and 22 May (HL7149 and HL7589), what were the legal costs paid by the Financial Reporting Council (FRC) to each law

firm used in relation to enforcement action in the cases of HBOS, and Royal Bank of Scotland; what steps were taken to ensure there were no conflicts of interest in relation to the law firms used that had also acted for HBOS and Royal Bank of Scotland in related cases; and what was the involvement, if any, of Richard Fleck, former partner and now consultant to Herbert Smith in any of these cases whether in his FRC or Herbert Smith capacity. [[HL8257](#)]

Lord Henley: No law firms were instructed by the Financial Reporting Council (FRC)'s Enforcement Division in relation to HBOS or RBS.

Richard Fleck had no involvement in relation to either investigation in his role as former partner or consultant to Herbert Smith LLP. As noted in the FRC report on the FRC's enquiries and investigation of KPMG's 2007 and 2008 audits of HBOS, Richard Fleck was the Chair of the FRC Conduct Committee from 01/04/2012 to 30/04/2014.

Asked by *Baroness Bowles of Berkhamsted*

To ask Her Majesty's Government, further to the Written Answer by Lord Henley on 22 May (HL7589), what roles within the Financial Reporting Council (FRC) or its predecessor bodies has Kathryn Cearn, currently a member of the Financial Reporting Review Panel, has held; in what years she held each role; and what fees, other than any salary as an employee, she was paid in each year. [[HL8258](#)]

Lord Henley: From June 2006 Kathryn Cearn OBE has been a Member of the Financial Reporting Council's Financial Reporting Review Panel; a position which is unpaid. Kathryn was on the Urgent Issues Task Force of the Accounting Standards Board from November 2006 to July 2012 and she was on the UK GAAP Technical Advisory Group from April to December 2013; no fees were paid in relation to these positions.

Asked by *Baroness Bowles of Berkhamsted*

To ask Her Majesty's Government, further to the Written Answer by Lord Henley on 22 May (HL7589), why the selection of firms for enforcement cases was not the subject of a public tender. [[HL8259](#)]

Lord Henley: The Office for National Statistics concluded in December 2014 that the Financial Reporting Council (FRC) was a public body within central government. Up to that point the FRC determined its own policies on tender processes.

Since being confirmed as a public sector body the FRC has been working with the Department to review all internal processes and practices in order to ensure that they comply with managing public money guidance. Sir John Kingman's review of the FRC will also consider the transparency and appropriateness of FRC's procedures in all aspects of its activities.

Asked by *Baroness Bowles of Berkhamsted*

To ask Her Majesty's Government, further to the Written Answer by Lord Henley on 1 June (HL7968),

what was the composition of the steering group of the Financial Reporting Lab at the time the Financial Reporting Council published Disclosure of Dividends Policy and Practice; what proportion represented (1) investors, and (2) other civil society groups; and how many were or had been employees of KPMG. [HL8260]

Lord Henley: The Financial Reporting Council (FRC)'s Financial Reporting Lab Steering Group provides advice to the Lab staff but is not a decision-making body, nor does it approve the publication of any Lab reports. The Steering Group's composition includes representatives of the main participants in the corporate reporting process:

- Companies
- Investors
- Design agencies
- Corporate brokers
- Audit firms
- Accountancy professional bodies
- Academics
- Legal representative
- the FRC
- Government

The Financial Reporting Lab published three reports into Disclosure of Dividends Policy and Practice; the first of which was published in November 2015. At the time of this report there were 18 Steering Group members, of which two represented investors. There were no representatives from civil society groups and there were no partners or staff currently employed by KPMG. Three Steering group members were previously employed by KPMG. One member of staff who led the original project was also previously employed by KPMG. She worked for KPMG UK from 1996 to 2000 and KPMG Australia from 2000 to 2003.

Following continued investor interest in dividend reporting, the Lab carried out two implementation studies, the first published in December 2016 and the second in October 2017. The studies considered the extent to which companies had put into place the recommendations included in the original report. There remained no partners or staff currently employed by KPMG on the Steering Group at the time of publication of either of these reports.

Financial Reporting Council: Internet

Asked by Baroness Bowles of Berkhamsted

To ask Her Majesty's Government whether the website of the Financial Reporting Council is managed and maintained in accordance with the National Archives' guidance for digital and records management teams enabling it to be incorporated into the UK Government Web Archive; and whether they will place in the Library of the House all documents that have

been changed or removed from the website since 9 January. [HL8256]

Lord Henley: The Office for National Statistics concluded in December 2014 that the Financial Reporting Council (FRC) was a public body within central government. Up to that point the FRC determined its own policies on records management. The British Library archives FRC material in the UK Web Archive in accordance with the Non-Print Legal Deposit Regulations 2013.

The Department and the FRC will review in due course what arrangements should apply in the future given the FRC's confirmed public body status.

Folic Acid

Asked by Lord Rooker

To ask Her Majesty's Government, further to the reply by Baroness Chisholm of Owlpen on 1 March (HL deb, col 789), what was the outcome of the review by the Committee on Toxicity of maximum intakes of folic acid. [HL8311]

Lord O'Shaughnessy: At its April 2018 meeting, the Committee on the Toxicity of Chemicals in Food, Consumer products and the Environment (COT) considered a scoping paper on the current Tolerable Upper Level (TUL) of intake recommended for folic acid and the implications of the recently published paper *Public health failure in the prevention of neural tube defects: time to abandon the tolerable upper intake level of folate* by Wald et al. A copy is attached.

As the scientific database on the effects of folic acid is extensive and the science in several areas has developed significantly since the TUL was last considered in the early 2000s, the COT agreed that the basis of the current TUL for folic acid should be examined. The first detailed discussion paper will be considered at the next COT meeting in July 2018.

The Answer includes the following attached material:

HL8311_COT_paper [HL8311_COT_paper.pdf]

The material can be viewed online at:
<http://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Lords/2018-06-04/HL8311>

Food: Quality Control

Asked by Baroness Jones of Whitchurch

To ask Her Majesty's Government what steps are being taken to enhance the role of food certification and assurance schemes after Brexit. [HL8280]

Lord Gardiner of Kimble: Our farmers work to some of the highest food and environmental welfare standards in the world. Food assurance schemes can assure animal welfare, food safety, traceability and environmental protection.

Once we leave the EU, we have an opportunity to make greater use of accreditation schemes as part of our future agriculture policy and we are giving consideration to how such approaches can be used to further maintain and recognise high standards.

General Practitioners

Asked by *Lord Dobbs*

To ask Her Majesty's Government how many doctors there were in general practice in each year between 2007 and 2017. [HL8432]

Lord O'Shaughnessy: The information requested for 2010-17 is shown in the following table. Due to changes in the methodology, comparable data is not available prior to 2010. Headcount general practitioners (GP) numbers (excluding locums) are provided as they are comparable 2010-17.

All practitioners (excluding locums) headcount

2010	39,409
2011	40,008
2012	40,463
2013	40,236
2014	41,105
2015	40,648
2016	40,490
2017	39,843

Source: NHS Digital

- i) All data as of 30 September for England.
- ii) All data includes estimates for practices that did not provide fully valid GP data.
- iii) Figures shown do not include GPs working in prisons, army bases, educational establishments, specialist care centres including drug rehabilitation centres and walk-in centres.

Mental Health Services

Asked by *Lord Macpherson of Earl's Court*

To ask Her Majesty's Government what plans they have to protect people experiencing mental health problems from accessing treatment from unqualified counsellors and psychotherapists, including by requiring statutory registration. [HL8293]

Lord O'Shaughnessy: The Five Year Forward View for Mental Health, published in February 2016, includes the recommendation that:

“The Department of Health should consider how to introduce the regulation of psychological therapy services, which are not currently inspected unless they are provided within secondary mental health services.”

The Department is currently working with the Care Quality Commission to examine the options and possibilities for taking this recommendation forward. The Department is committed to proportionate regulation of healthcare professionals.

We are considering options for deciding the right level of regulatory oversight for professional groups following on from our Promoting Professionalism, Reforming Regulation public consultation, which closed on 23 January 2018. We expect to publish a full response to this consultation in due course.

Military Decorations

Asked by *Lord West of Spithead*

To ask Her Majesty's Government, further to the Written Answer by Earl Howe on 4 June (HL8094), whether long service and good conduct medals were (1) produced and issued to honorary 5 star officers, and (2) produced and not issued to retired Heads of Service. [HL8397]

Earl Howe: I refer the noble Lord to the answer I gave on 28 February 2018 to Question HL5695.

<https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Lords/2018-02-20/HL5695/>

The Answer includes the following attached material:

Military Decorations [Hansard Extract 28 February 2018 HL5695.docx]

The material can be viewed online at:

<http://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Lords/2018-06-05/HL8397>

Philippines: Human Rights

Asked by *Lord Hylton*

To ask Her Majesty's Government what replies they received when the Minister of State for Asia and the Pacific raised the issue of extra-judicial killings with the relevant Minister in the Philippines in December 2017 and with their Ambassador in April 2018. [HL8271]

Lord Ahmad of Wimbledon: The Philippines Undersecretary of Foreign Affairs and the Philippines Ambassador took note of UK concerns over the high death toll associated with the “war on illegal drugs” and offered assurances that the campaign was being conducted in compliance with international conventions.

Poverty

Asked by *Lord Bird*

To ask Her Majesty's Government what plans, if any, they have to adopt an all-of-government approach to preventing the root causes of poverty. [HL8255]

Baroness Buscombe: This Government believes that work provides people with the best opportunity for getting out of poverty and into self-reliance. This is why it is committed to collective action that tackles the root causes of poverty and disadvantage through a range of policies that encourage people to move into and progress in work including Universal Credit, the National Living Wage, tax changes, and up to 30 hours of free childcare a week. There are around 880,000 fewer adults and almost 600,000 fewer children in workless households compared with 2010.

‘Improving Lives: Helping Workless Families’, published on 4 April, set out a framework for improving outcomes for children in workless households including nine cross-departmental indicators to track progress across a number of departments in tackling the disadvantages that can affect families and their children. The Department for Work and Pensions continues to work with a range of external stakeholders and with other Departments to take forward the policies set out in the paper and is also committed to pushing annual updates against all nine indicators.

The Department is also represented at a ministerial level at a number of groups and forums which focus on supporting those who are most disadvantaged, whether or not they have children, including Inter Ministerial Groups on Rough Sleeping and Homelessness Reduction Taskforce, Serious Violence Strategy, Violence against Women and Girls, Race Disparity, Safe and Integrated Communities, the Reducing Reoffending Board and the Drugs Strategy Board. It also co-chairs the Financial Inclusion Policy Forum with the Economic Secretary to the Treasury.

Regulation

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government how many new regulatory bodies will need to be established in preparation for Brexit. [HL8323]

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government what progress they have made towards establishing any new regulatory bodies needed post-Brexit; and whether such bodies will be established by the time the UK withdraws from the EU. [HL8324]

Lord Callanan: We are seeking a deep and special partnership with the European Union. Our relationship with the European Union's agencies and bodies upon exit will be evaluated on this basis.

The Government will always look to minimise disruption and costs, which will include considering alternative options. In most cases we anticipate that repatriated EU functions can be absorbed by departments and existing public bodies.

We will continue to plan for a range of scenarios and be ready to take any necessary steps to ensure that we are ready for exit day.

Social Security Benefits: Medical Examinations

Asked by Lord Beecham

To ask Her Majesty's Government how many benefit assessment centres are fully accessible for disabled people. [HL8243]

Baroness Buscombe: Ensuring our assessment services are accessible to all claimants is a priority in line with the standards under the Equality Act 2010. Where customers are not able to access an assessment at one of our assessment centres, our assessment providers provide an alternative method of delivering the service. For example they may arrange an appointment at an alternative nearby assessment centre or arrange a home visit.

Transplant Surgery: China

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government whether they will consider making it illegal for British citizens to travel to China to receive organ transplants until it is proven beyond doubt that the alleged practice of forced organ removal from prisoners of conscience in China has ended. [HL8238]

Lord Ahmad of Wimbledon: While UK physicians advise patients against it, it is very difficult to prevent UK citizens travelling to less well-regulated countries to seek an organ transplant. Although numbers in the UK are not collated, it is thought that very few patients in the UK choose to do so.

We welcomed China's move to stop using organs harvested from executed prisoners from January 2015. We continue to monitor the degree of implementation of this commitment, and encourage China to make further progress in bringing transparency to their organ transplant process.

UK Trade with EU

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government when the white paper on the UK's future trade relationship with the EU will be published. [HL8387]

Lord Callanan: The White Paper on the UK's future relationship with the European Union will be published shortly.

Our current focus is the June European Council, where the Prime Minister will be talking about finalising the Withdrawal Agreement, but also pressing on the future relationship. After that, Cabinet ministers will be gathering at Chequers for an away day to finalise the White Paper.

Universal Credit: Domestic Violence

Asked by Lord Kirkwood of Kirkhope

To ask Her Majesty's Government what plans they have to provide standalone training modules for Jobcentre Plus staff to enable them to deal with applications for Universal Credit from victims of physical or mental domestic abuse. [HL8286]

Baroness Buscombe: In supporting victims of domestic violence, the Jobcentre offers a range of support open to survivors and those still experiencing domestic abuse.

Work Coaches delivering Universal Credit undergo a comprehensive learning journey designed to equip them with the tools, skills and behaviours required to provide a high quality service to all claimants. Specific training and guidance is provided for working with different vulnerable groups, including people who have been the victims of domestic violence.

Work Coaches will signpost claimants to national and local organisations who can provide specialist support and apply the domestic violence easement, switching off all work-related requirements for a period of time.

A national call was held recently to raise awareness and understanding of domestic abuse across the Jobcentre network and a video has been produced to highlight good practice when supporting individuals who have been or are currently in a domestic abuse relationship.

Asked by Lord Kirkwood of Kirkhope

To ask Her Majesty's Government how many Universal Credit applicants in full service areas have been allowed conditionality easements to date as a result of reported domestic abuse. [HL8287]

Baroness Buscombe: The information requested is not readily available and to provide it would incur disproportionate cost.

When a claimant reports domestic abuse to the Jobcentre Plus we will review their conditionality requirements, and provide easements where appropriate.

Asked by Lord Kirkwood of Kirkhope

To ask Her Majesty's Government how many Universal Credit applicants in full service areas have been allowed split payments of benefit to date as a result of reported domestic abuse. [HL8288]

Baroness Buscombe: The information requested is not readily available and to provide it would incur disproportionate cost.

DWP will support a claimant to put in place a split payment where they have requested it as a result of domestic violence.

Asked by Lord Kirkwood of Kirkhope

To ask Her Majesty's Government how many Jobcentre Plus offices in Universal Credit full service areas have dedicated facilities for use as private interview suites when interviewing applicants who report domestic abuse. [HL8289]

Baroness Buscombe: The vast majority of Jobcentres delivering Universal Credit full service have private interview facilities as standard. In the small number of offices where they are not available we are able to make arrangements for customers at nearby offices which do have rooms, or arrange for a home visit to be made where it is appropriate to do so.

We always endeavour to deal with vulnerable claimants sensitively, taking into account the particular circumstances and individual needs of the customers.

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