

# FENCA SURVEY N° 5

## Common items in codes of conduct of member associations

	Austria	Finland	France	Belgium	Germany	Great Britain	Netherlands	Norway	Sweden	Switzerland
association code	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
government license required	✓	✓	✓		✓			✓	✓	*
charge costs to debtor	✓	(✓)			✓	(✓)	(✓)	✓	✓	(✓)
optionally or obligatory?		optionally				optionally	optionally	prices set by law		
regulation when to transfer collected amounts	✓		✓	✓	✓		✓	✓	✓	✓
client account		✓	✓	✓	✓			✓	✓	
professional indemnity insurance	*		✓	✓	✓		✓	✓	✓	
regulation when to report to client	✓		✓	✓	✓	✓	✓	✓	✓	✓
house visit allowed	✓	✓	✓	✓	✓	✓	✓	✓		✓
regulations to pay back surplus to debtors	✓		✓	✓	✓		✓	✓	✓	✓
complaints committee	✓		✓	✓	✓	✓	✓	✓	✓	✓
controlsystem (for members)	✓		✓	✓	✓		fin. Control	✓	✓	✓
collection by telephone	✓	✓	✓	✓	✓	✓	✓	✓		✓
basic rules for contacts with clients	✓		✓	✓	✓	✓	settled per agency	✓	✓	✓

\* will be introduced

\* arranged in 2 or 3 districts

June '99