

The Social Legal Aid is a voluntary organisation whose core service is to provide free legal aid and debt counseling to the citizens below the fixed income threshold, including the socially marginalized citizens. In addition, the organisation seeks to spread awareness of the role that legal and debt issues play for the citizens and society in general. This work includes gathering and disseminating knowledge, teaching and lecturing as well as judicial work - both nationally and internationally.

Since 2007, the Social Legal Aid has provided debt counseling. The target audience has varied, but the content has remained the same – the Social Legal Aid seeks to help our clients out of the negative debt spiral and ensure them more stability in their everyday life.

The Social Legal Aid always seeks to provide qualified, transparent and holistic advice.

The Social Legal Aid has debt departments in Aarhus and Copenhagen.

Below is the Social Legal Aid's description of how the organisation lives up to the quality standards of the Knowledge Function. All listed documents can be forwarded upon request.

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Quality Standard for the Organisation - The organisation fulfills the quality standard
Quality parameter incl. brief description of the organisation's handling of the quality parameter
<p>1.1 The values of the organisation:</p>
<p><i>Description of the values upon which the organisation is based.</i></p>
<p><i>In 2008, TSLA framed the organisation's 5 basic values, which continue to be in evidence:</i></p> <ol style="list-style-type: none"> <i>1) Sustainable solutions - for both the individual citizen and society in general</i> <i>2) Dignity - we respect our clients and the situation they are in</i> <i>3) Diversity - TSLA strives to employ volunteers and trainees from many different fields of study, so the organisation have a broad base of knowledge and competences that ensures optimal solutions</i> <i>4) Engagement - we care about our work and do not go home until we have found a viable solution for the client</i> <i>5) Dialogue - hereby problems and solutions are identified. We also strive for a society where everyone is heard and has the opportunity to make an impact.</i> <p><i>TSLA works actively with these criteria in our consultants contact with our clients and in the consultants' internal contact with each other.</i></p> <ul style="list-style-type: none"> <i>• TSLA's Advisory effort ensures that a uniform, transparent and qualified debt counseling is provided based on TSLA's ethical rules and values.</i> <i>• TSLA's Innovation Department is looking for and trying to create sustainable solutions based on the issues that our advisers identify and communicate.</i> <p><i>The TSLA Secretariat ensures that employees are recruited from different fields of study, and the organisation's day-to-day leaders ensure that our employees meet the clients with dignity, respect and commitment.</i></p>
<p>1.2 Target group of the counselling:</p>
<p><i>Description of the target group to which the organisation's financial and debt counseling services are addressed.</i></p>
<p><i>Since 2007, the TSLA has been open to all citizens below a certain fixed income limit. However, due to a decline in funds and changes in the funds' desired target groups, TSLA has since the summer of 2018 primarily provided free debt counseling to two very specific target groups - citizens affiliated with the Prison and Probation Institutions (arrests, prisons, pensions and KiF wards) and socially vulnerable citizens associated with the Center for Authority under Social Psychiatry and Exposed Adults in Aarhus Municipality. Secondly, TSLA works with socially disadvantaged citizens who have a combination of low income, debt and low discretionary income. The TSLA is actively seeking funds in the hope of being able to (as soon as possible) extend the target group, so the organisation once again can provide counselling to all the citizens below the fixed income limit.</i></p>

TSLA handles these quality parameter as follows:

- 1) All employees are being educated in TSLA's target group and their social issues
- 2) When a prospective client approaches TSLA, the citizen is screened by the employee with whom he / she first comes in contact and it is assessed whether he / she belongs to the target group
- 3.1) If he or she is considered to belong to the target group, the client will be established in the TSLA system and the case will be handled as soon as possible.
- 3.2) If the person isn't considered to be a part of TSLA's target group, the citizen is referred to another body.

TSLA's debt managers regularly (daily / weekly / monthly / yearly) review the active clients as quality assurance.

1.3 The financing of the counselling activities:

Description of how the organisation's activities are funded. This can be, for example, through fundraisers, foundations and private donations received by the organisation. Where relevant, it may also include to which degree the counselling is financed through the organisation's additional activities. Do not specify amounts.

Since 2007, TSLA's debt activities have primarily been financed through the so-called "puljemidler", which is a pool of funds managed by The National Board of Social Services. TSLA's legal aid receives funding from the Civil Administration. TSLA is furthermore continuously seeking private and other public funds in an effort to expand its advisory efforts.

TSLA's handling of this quality parameter is straightforward – the organisation keeps track of which pools and funds are offered and then the application process starts.

In an effort to compensate for the lack of public funds, TSLA has founded the social economy company The Debt Company in the hope that the earnings from this company will ensure that, regardless of public change, TSLA can maintain a target group called "citizens below the revenue threshold for free process". In addition, TSLA regularly earns funds through other activities - e.g. through debt education course and lectures. However, these are small amounts that are not used for the organisation's core services (debt counseling), but instead are used to improve the conditions for the organisation's volunteers, for example through Christmas and summer parties.

TSLA also recognizes that the state cannot take on the financing of debt counseling alone. Therefore TSLA are also taking other steps in trying to secure the citizens' access to free debt counseling - through private foundations and the creation of the Debt Company, which is a payment offer for citizens that are above the fixed income level. TSLA hope that private creditors in the long term also will support this initiative financially, so that the citizen's payment will be as minimal as possible. TSLA thus makes a great effort to distribute the funding burden between different actors. In addition, TSLA continuously advertises our debt courses and lectures, so that we can supplement our revenues.

1.4 Details on the Counsellors' terms of employment:

Description of the advisers' conditions of employment (understood as whether they are employed on a voluntary or paid basis).

TSLA's first voluntary debt counselors were recruited in the fall of 2007. In 2008, the first debt trainees were recruited to the office in Aarhus, together with social welfare student students from VIA College. Since then TSLA has had approx. 100 volunteers and trainees affiliated with TSLA's various departments each year over the past 12 years. The trainees are recruited primarily through the business academie around Denmark. Since 2011, were TSLA fist started gathering statistic on its employees, 429 trainees from different fields of study have been through TSLA's offices.

The vast majority of TSLA's debt advisors are trainees (3-5 months per semester), who typically continue as volunteers for 6-12 months afterwards – at the present two full-time, paid debt managers are employed, one in the office in Aarhus and one in the office in Copenhagen. The grant from the National Board of Health and Welfare covers only a debt manager of 18 hours in Aarhus, and therefore work is ongoing to raise funds, so that this office can maintain a full-time debt manager. The office in Aarhus also has a team leader, employed in an 8-4 scheme, which means that you get paid for 8 hours and work 4 hours voluntarily. The team leader are there to assist the debt leader in quality assurance. The rest of the organisation's 25 debt advisors work voluntarily - 11 of these as part of their educational internship.

TSLA uses a lot of resources to maintain this parameter, which is primarily handled by our secretariat, who together with four HR trainees per semester (2 in Aarhus and 2 in Copenhagen) accounts for two major recruitment rounds per year, through which our interns are found. In addition, we are continuously looking for volunteers who are hired throughout the semester – according to the allocated funds and the needs of that semester. Today TSLA have far fewer debt advisers than previously due to a decline in funds - as more funds come in, paid employees, volunteers and trainees are correspondingly recruited.

1.5 Partnerships of the organisation:

Description of which authorities and / or associations the organisation has entered into partnership agreements with and the purpose of each partnership.

Even before TSLA's debt counseling began in 2007, TSLA had its first partners - namely SKAT, RKI, the police, the bailiff, large debt collection companies and others, which helped TSLA to formulate a valid power of attorney, joint processes etc.

Since 2008, and continuously with the allocation of new funds, TSLA have entered into partnership with 26 of the institutions under the Danish Prison Services. In addition, TSLA has agreements with additional institutions of the Prison and Probation Service that they can call TSLA if they need help. TSLA does NOT visit these, but only the 26 who have registered this in their cooperation agreement with TSLA. TSLA further collaborates with the Center for Authority in the municipality of Aarhus.

The purposes of these partnerships are plural. First and foremost TSLA seek to help the target groups to better manage their finances, so that they have more resources to create a better future. For the people connected to the Prison Service this help are also essential in bettering their chances of a successful resocialization. Secondly, the partnerships was a requirement, set by the National Board of Health and Welfare, for TSLA to be suitable to receive the funds provided by the board.

TSLA has drawn up formal written cooperation agreements setting out the framework and limits for the cooperation since 2008 (see example of a cooperation agreement with one of the institutions of the Prison and Probation Service and the Center for Authority in Appendices 1a and 1b). Furthermore, guides have been made for each place our counsellors visits. These guides are also approved by the respective sites and are made to ensure transparency in our efforts with our partners.

TSLA has previously visited many more of the prison and probation Institutions and have conducted several other outreach efforts, e.g. in marginalised residential areas, housing for socially vulnerable citizens, libraries etc. However, this is no longer possible to the same extent due to a decrease in funds, and therefore more funds are continuously being sought in order to be able to resume the many well-functioning partnerships.

Quality Standard for the Organisation - The organisation fulfills the quality standard

Quality parameter incl. Brief description of the organisation's handling of the quality parameter

2.1 Core activities:

Description of the core activities and the types of counseling the organisation provides. In addition, the organisation may describe its overall activities in order to give a complete picture of the organisation's advice.

Since 2007, the organisation's core activities have consisted of debt counseling (and legal counseling as well as social work), including counseling, guidance and case management. The counseling and case management is qualified, uniform, transparent and holistic.

Part of these core activities are the outreach efforts previously described, The Prison Outreach Program and The Counseling Team. These two efforts are essential for the target groups, the future, current and former criminals and the socially disadvantaged, that otherwise may not get the help that they so desperately need.

Another part of TSLA's core services is providing self-help assistance. For this, TSLA has created a number of tools, including the websites dinretshjaelp.dk as well as blividinbolig.dk.

The core activities are provided through the hiring of suitable managers, volunteers and trainees, who are responsible for the counseling efforts. The execution of the core activities is furthermore dependent on successful applications to public pools and private foundations.

TSLA handles this quality parameter in several different ways: First, all employees must comply with TSLA's code of conduct, which contain the framework for the organisation as a whole (see Appendix 2). In addition,

TSLA divides the debt counseling into a system of levels inspired by “bekendtgørelse om tilskud til retshjælpskontorer og advokatvagter”, allowing advisers to classify issues and thereby lay down a qualified and realistic plan of action. (see Appendices 3a to 3c). In addition, there are guidelines, process descriptions, workflows, guides and checklists that together help our advisers provide consistent, qualified and transparent debt counseling (see Appendix 4). For this core activity to be provided, TSLA must of course hire the right people with the right skills to take on the task. TSLA therefore has special requirements for the counselors' background (see Appendix 5).

2.2 Professional approach:

Description of the professional approach in the organisation such as help-to-selfhelp, empowerment and conversation techniques. May be divided into the different types of advice if the organisation considers it relevant.

Since 2007, TSLA has had the professional approach that all employees must have the prerequisites and competences to carry out the tasks in the organisation. Employees therefore receive training, a start-up course or mentoring, and they have access to tools and supervision. In addition, they receive ongoing evaluations of their work. The employees work are reviewed, so it is ensured that they have taken everything relevant in their client's case into account

TSLA goes a long way in maintaining the professional quality of the counseling that is performed. For the same reason, there are procedures and guides for all the tasks to be done - administrative as well as those dealing with case management.

The employees' professional approach to the work also comes from their study background. The TSLA set requirements to the employee's field of study and level of experience (see later parameter for elaboration thereof). In their study, the employees have learned about e.g. legal method and financial procedures and in conjunction with TSLA's in-house teaching this means that they all know how to approach the work.

TSLA's professional approach to counseling can be described in three simple words: it must be qualified, transparent and holistic.

2.3 Holistic counselling

Description of how the organisation ensures that the organisation offers holistic advice.

TSLA was established to ensure a holistic approach to debt issues, legal issues and social issues respectively. Therefore, TSLA's advisors also screen the citizen upon the first meeting to ensure a full understanding of the client's situation - a process that was introduced in 2008. If the client has problems beyond his debt, the process may take different directions:

- 1) The client is referred to the TSLA Legal Department*
- 2) The client is handed over to our Social Managers, who help manage social issues*
- 3) The client is referred to another body, e.g. lawyers, public authorities, other legal aids and debt counseling organisations, etc.*

A mutual referral agreement has been signed with TSLA's primary partners, ensuring that the clients are being taken properly care of. TSLA has throughout the years buildt a solid reputation for our self and there are thus many organisations and institutions, e.g. other voluntary organisations, health services and public authorities, which refer their citizens to TSLA. Likewise, TSLA refers the clients that need a more extensive social effort back to these organisations and institutions.

All TSLA employees receive training before dealing with a client, creditor or other external contact. The training consists of a course and subsequent shifts under supervision of a mentor. Through this training, the employees learn to meet new clients, accept new inquiries and identify problems through the initial screening. This ensures that the advisors can provide a holistic counseling, where all problems are being taken care of. If the counselor does not have the right skills themselves to handle the counseling, they refer the client to another instance. In this case, the counsellor often stays in contact with the clients, so we make sure, that the client receives the help needed. In addition, TSLA's various tools help to make sure that a comprehensive and qualified debt counseling have been given, including possible necessary referrals.

2.4 Examination and matching between citizen and counsellor:

Description of how the organisation handles inquiries and requests for advice, ensures that the citizen belongs to the target group and ensures the right match between the type of advice, counsellor and citizen.

The visitation of citizens has varied since 2007, depending on the requirements that follows the funding, e.g. requirements of specific and limited target groups or partnerships.

For the past two years, TSLA has publicly announced the changes to our target groups, and we therefore only get referrals from places whose clientele fit our current target groups. TSLA has standardized procedures for how citizens are referred through collaboration agreements, as well as how our employees receive new inquiries by telephone, in writing or in person. Right now, the visitation of clients to the TSLA's debt department is simple, as it is primarily done through the staff of the Prison and Probation Service and the Center for Authority in Aarhus Municipality. If a client contact TSLA themselves, either by writing, in person or by telephone, our employees ask specific questions to make sure that they belong to our target groups.

In relation to the question of how TSLA ensures the right match between the citizens and counselors, TSLA only takes into account the professional match and not the personal one. Through study background, experience and internal training, TSLA ensures that all employees have the professional skills to take care of the client's problems.

The professional match (that the employee has the skills to solve citizens' problems) is ensured in two ways:

- 1) the employees all have a relevant study background in relation to TSLA's core services, and receive internal teaching*
- 2) through dialogue and screening the client's problems are investigated - are the problems financial, a debt manager is attached to the case and are the problems legal, a Legal Manager is attached and are the problems social, a Social Manage is attached.*

Quality Standard for the Organisation - The organisation fulfills the quality standard
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<p>3.1 Recruitment of volunteers:</p> <p><i>The organisation lives up to the quality standard by describing how the organisation ensures that the volunteers who are recruited have the right conditions, cf. the quality model</i></p> <p><i>This can be, for example, through the strategic recruitment of volunteers with different backgrounds or cooperation agreements with relevant educational institutions or companies.</i></p>
<p><i>TSLA has had clear rules since 2008 on what background the volunteers must have to work in TSLA.</i></p> <p><i>Debt Managers must have the following qualities: Finansbachelor: 6-7. semester / Stud.oecon .: 5-10. Semester / Stud.merc.jur: 5-10. Semester / Study notes: 5-10. Semester / Stud.soc .: 5-10. semester / Study year: 5-10. semester / Stud.merc.aud .: 1-4. Term. The Legal Managers must study law and at minimum have passed their 5th semester, while the Social Managers must study law for a minimum of 3rd semester or be engaged in other relevant study programs such as social workers, psychologists etc.</i></p> <p><i>TSLA also has agreements with various educational institutions: TSLA will be assigned 2-4 students of social work each semester from Copenhagen University of Applied Sciences. In addition, TSLA is a permanent fixture on the Business Academies' invitation list when they hold career days. The volunteers are otherwise recruited through various job portals and the social media. The recruitment of volunteers and trainees takes place through two major recruitment rounds that run through the spring and fall semester, respectively.</i></p>
<p>3.2 Competences in the organisation:</p> <p><i>The organisation lives up to the quality standard by describing how the organisation ensures that the necessary professional knowledge and the right skills are present in the organisation for each type of advice provided. The template below can be used.</i></p> <p><i>This can be, for example, through training and education, team structure, workflow descriptions.</i></p>
<p><i>TSLA has a large number of professional competences present in the organisation - distributed among the various departments. Employees therefore have a broad knowledge in finance, law, HR, communication, politics and administration. See Table 1 for detailed answers.</i></p> <p><i>TSLA has a number of measures to ensure that the organisation has the right knowledge and the necessary professional skills. This is primarily done through the requirements for recruitment, as described above. In addition, employees undergo training, and the organisation puts people together in teams according to the task they perform. In addition, there are workflow descriptions and tools to ensure that employees have all the necessary knowledge at their disposal. To ensure the quality of these tools, they are developed in collaboration with or approved by recognized professionals, e.g. Line Barfod, Lars Lindencrone Petersen and Karsten Müller, all members of the TSLA Advisory Board.</i></p>

3.3 Ensuring continuous quality

Description of how the organisation continuously follows up on the quality and competence needed in the counseling. This can be done, for example, through management inspections and supervision.

In 2008, TSLA introduced a fixed procedure for quality assurance through management inspection, supervision and quality checks of the work done by the volunteers and trainees, e.g. through client reviews. The employees must furthermore follow guidelines such as:

- *All employees must have their answers approved by a leader before submitting it to a client*
- *In every case a plan of action must be made and approved by both a leader and the client*

Through these initiatives the organisation continuously receives information about whether the quality of the counseling is in order.

Since 2009, the TSLA Secretariat has held various evaluation talks with the organisation's leaders, volunteers and trainees twice a year - through this the organisation gain further insight into whether the various departments function properly or whether there are a lack of competences.

Template of competences in the organisation

4.1 Type 2: Stand-alone counselling:

Can respond to specific inquiries based on knowledge of applicable rules

Since 2008, TSLA's Debt Counseling has been based on a step system inspired by "bekendtgørelsen om tilskud til retshjælpskontorer og advokatvagte". This was created to create transparency in the case handling, since at this time there was no general "language" or definition of the advice that was provided. Deloitte's Type 2 debt counseling is similar to the advice provided by TSLA in Step 1 (see Appendix 6 for a more detailed review of the step system).

In order for TSLA's employees to respond to specific inquiries, they must of course have knowledge of the rules that exist in the field, for example of the banks' standard procedures and what options they offer, the collection process and the legislation and requirements for debt relief. In addition, of course, it is also a prerequisite that employees have good communication skills so that they can formulate the answers to the citizens in a precise and understandable way.

The organisation ensures that all employees possess these skills and this knowledge in several ways - the employees are all recruited based on their study background, from which they already have a basic knowledge. In addition, they undergo TSLA's internal training program or mentor shifts before being independently assigned to a case. Employees gain knowledge of, among other things, the following topics through teaching:

- *Appeal bodies*
- *Liability obligations and problems, including bail, joint and several liability etc.*
- *Budgeting and solvency*
- *Credit reporting agencies (overview, registration, access, deletion of registration, etc.)*

- *The bailiff (overview, bail requisition, injunction + service, duty of attendance and non-attendance, what does the bailiff look like?, the bailiff meeting itself (course, the good, well-prepared bailiff meeting), bailiffs / representative with proxy, information duty, risk of being taken into custody, making outlays, possible collection of items and forced auction, outlays in security deposit, curtailment, declaration of insolvency, especially concerning immediate legal proceedings)*
- *Legal screening of creditor claims (self collection), foreign debt collection (extrajudicial and judicial), obsolescence and interruption thereof, reminder fees, compensation amounts, collection fees, collection costs etc.)*
- *Public creditors (salary withholding, recognition of residual tax, set-off, payment of Denmark, municipal recovery, police fines, etc.)*
- *Banks / banks (Easy Account and right to do so, set-off options, complaints, benefits and problems in setting up a budget account etc.)*
- *Creditors prioritization, handling and negotiation (prioritization of creditor requirements, action plan, execution)*
- *Debt settlement / forgiveness*

All TSLA employees are taught in the above mentioned fields when they start their employment, and thereby get the skills to respond to specific inquiries.

4.2 Type 3: Economic- and debt counselling:

- *Can clarify citizens' finances, e.g. determine income and possible income opportunities, including receiving social benefits, fixed expenses, unpaid fixed expenses, arrears, etc.,*
- *Can prepare a budget,*
- *Can advise on responsible economic behavior, the economic system in Denmark and support the citizen in handling daily finances*
- *Can prepare a debt overview*
- *Can make a payment ability assessment*
- *Can screen for actual debt counseling needs*
- *Can screen for needs for a holistic approach and refer to other offers*

Type 3 debt counseling broadly corresponds to the advice provided by TSLA in step 2, but also in the more detailed section of step 3 (see Appendix 6 for a more detailed review of the step system).

In order for TSLA employees to be able to handle the tasks described, it requires a specified knowledge. In order to clarify the citizens' economy, they must, among other things, know how to obtain information from the citizen, as well as how to obtain pension announcements, bank statements, paychecks, total debt obligations etc. This can come from the citizen himself, but the citizen can also be screened at various institutes.

In order to prepare a budget, the employee must have control over the above - the budget cannot be set until the citizen's finances have been clarified. The employee must therefore have knowledge of income and expenses and must have an understanding of what a responsible budget looks like, as well as how much money it is

realistic to spend on the various items. This knowledge is also a prerequisite for the employee to optimize the budget.

Of course, before they can advise on responsible economic behavior and the economic system, they must know what this entails - how is the economic system structured in Denmark (banks, loan providers, government benefits, social benefits, various grants and contributions). In addition, supporting the citizen in managing the daily economy requires a number of personal skills - communication understanding, respect and empathy.

Before employees can prepare a debt overview, they need to know what information are relevant to obtain and how they collect it - for example, through a legal screening. They must then review the claim, interest rate and debt collection costs.

Doing a payment ability assessment also involves the ability to obtain the correct information - here the employee must, for example, know about the client's various available amounts.

Screening for debt counseling needs, a holistic approach or referral to another body requires the same skills - the employee needs to know how to hold an initial conversation with the client, through which the client's issues and relevant information are highlighted. The employee must know how to inquire with the client, so that there is a full coverage of the client's need. This also requires a number of personal attributes such as the ability to listen, the ability to relate critically to what the client is telling (some people may think of lying or hiding facts because they are embarrassed at how it presents them) and the ability to distinguish true from false.

There are thus a number of different skills and knowledge needed before the employee can perform the described tasks - TSLA ensures that the employee has these skills through proper recruitment (the employment interview ensures that they have a useful background), internal training (as described in the paragraph above) as well as mentor shifts. In addition, new employees will always be invited to attend meetings / initial conversations with experienced employees, so that they can see how such should be done before they themselves are responsible for leading such meetings.

4.3 Type 4: Debt counselling:

- Can carry out a thorough review of requirements regarding limitation periods etc.
- Can screen for the possibility of debt relief etc.
- Can assist with application for remission and debt relief
- Can negotiate with creditors and make chord / installment arrangements on behalf of citizen
- Can advise in court cases, etc.

Type 4 debt counseling generally corresponds to the advice provided by TSLA in step 3 (see Appendix 6 for a more detailed review of the step system).

Before employees can carry out a thorough review of claims in relation to the limitation period, they must of course know the different limitation periods and the different foundations (payment claims, voluntary settlement,

debtors declaration, debt letter, invoice etc.).

Before they can screen for the possibility of and assist with the application for remission or debt relief, they must of course know about the legislation for this and the various conditions that the client must fulfill if it is to be an option - e.g. the client must have clear financial conditions and a permanent residence. There are a number of conditions that employees must know about and from these assess whether the client lives up to these demands. Of course, this also means that the employee must be able to obtain a number of information about the client so that he / she can assess whether the conditions fit with the client's situation. The employee must thereby know the procedures for applying for remission / debt relief - e.g. there is an official form to be completed and submitted when applying.

Of course, before the employee can negotiate with creditors, they must first know the client's situation - they must have clarified the client's financial situation, created an overview and calculated the ability to pay. In addition, they must have knowledge of negotiation techniques and they must have an understanding of what a good deal looks like for both parties.

Before the employee can give advice in court cases, they must know the procedures here, so that they can prepare the client for what is awaiting them – e.g. whether they need to make sure that they have certain documents with them (budget, total debt obligations) and what the outcome might be (case, statement of insolvency).

There are thus a number of different skills and knowledge required before the employee can perform the described tasks - TSLA ensures that the employee has these skills through proper recruitment (the employment interview ensures that they have a useful background), internal training (as described in the first paragraph of this template) as well as mentor shifts.

4.4 Cross-disciplinary knowledge requirements:

- *Knowledge of internal guidelines and the organisation's values*
- *Knowledge and understanding of the target group exposed citizens*
- *Ongoing information on changes in legislation and practices relevant to financial and debt counseling*

TSLA has since 2007 developed, refined and updated a number of internal guidelines and internal values (described under "Organisation's value basis), which employees are taught at their start-up.

Employees are also introduced to the target group from the start of their employment - very few have prior experience of contacting socially vulnerable citizens, and it is therefore also important to prepare the employees for what awaits them. It is the leaders' responsibility to ensure that employees have an understanding of the people they are facing. This is done through teaching, morning meetings and conversations.

It is also the responsibility of the leaders to continually inform about changes in legislation and practices relevant to financial and debt counseling. This is done through a number of internal communication channels, e.g. the

front page of the TSLA intranet, morning meetings, internal newsletters or physical hangs on the boards located in the offices.

Quality Standard for the Organisation - The organisation fulfills the quality standard

Quality parameter incl. Brief description of the organisation's handling of the quality parameter

5.1 Power of attorney and consent forms:

Description of when and how the organisation or adviser obtains proxies and consent forms. It may, for example, be in the form of an organisation's guidelines for proxy design.

TSLA has been working on the use of proxies since 2007, where TSLA prepared a proxy template in collaboration with SKAT, RKI, the bailiff, the police, the municipality as well as major debt collection companies and creditors. This power of attorney has been reviewed on an ongoing basis to ensure that it is always up to date.

TSLA obtains proxies as soon as the case in question requires us to act on behalf of the client - e.g. if we need to contact creditors, public authorities, agencies, DBR, RKI or the municipality. Proxies are, as a rule obtained for all cases on level 2-3. The proxy can either be sent by (encrypted) mail, letter or it can be physically delivered.

The employees' options for possession of the proxy follow the framework set by the contract law, and a client can always withdraw the power of attorney if he no longer wishes to receive TSLA's assistance. In any event, the proxy is destroyed at the end of the case. See Appendix 7 for the design of the proxy.

5.2 Duty of notification:

Description of how the organisation ensures that notification obligations, cf. section 154 of the Service Act, are known by advisers and that they act in accordance with it.

Since 2007, TSLA has had a stricter notification obligation that all employees are aware of. Our close contact with the target group and our extensive knowledge of the matter means that we must pay extra attention to irregularities and have an additional duty to report our concerns. It is the responsibility of the managers to ensure that all new employees are notified on their first working day. In addition, the managers are kept informed of the cases of all volunteers and trainees, and are aware if they encounter a problem that falls under the obligation to notify. In such cases, the situation will always be evaluated by the manager and the employee in question, in order to ensure that we act appropriately.

5.3 Handling of personal data:

Description of how the organisation handles sensitive personal information.

TSLA has, from its beginning and thereafter, regularly compiled a series of documents based on current legislation on how personal sensitive information should be handled in the organisation. In the spring of 2018, these were subject to a continuous update, so that they were adapted to the GDPR legislation - see Appendices 8a-8p. At TSLA, we use a number of sensitive data, and these must of course be handled in accordance with the law. Information can be stored both physically and electronically. Access to both sites is restricted to specific

employees, and the information is protected against unauthorized disclosure and against unauthorized access or knowledge.

TSLA anonymizes all client information when we are no longer required to store it or when there is no longer a purpose for storing it. TSLA naturally deletes all information about a client if requested.

5.4 Declaration from the volunteers:

Description of whether the organisation obtains statements from the volunteers, where they formally express their commitment to the counseling - what they obtain and what they consist of.

These may, for example, be voluntary contracts that the organisation itself has drawn up.

TSLA has been working with voluntary contracts since the start of the organization in 2007. These have been developed over time as the framework for volunteer work has changed. All TSLA employees, trainees as well as volunteers must sign a voluntary contract, which includes work assignments, working hours, free shifts, termination, etc. appears. See Appendix 9. In addition, all employees sign a confidentiality statement, see Appendix 10, and IT regulations, see Appendix 11.

5.5 Statement of no previous convictions in respect of children:

Description of whether and in which cases the organisation obtains statement of no previous convictions in respect of children from the voluntary counselors.

Statement of no previous convictions in respect of children are not obtained as our advisers do not encounter children under 18 years of age.

5.6 Criminal record:

Description of whether and when the organization obtains criminal record from the voluntary counsel, as well as the consequences of a criminal record with remarks.

Since 2007, TSLA has obtained criminal records of all legal and financial employees prior to employment. If the advisers in the administration work with accounting and bookkeeping, or as debt managers and advisors in the debt department, they must not have been penalised for financial crime or wealth crimes such as fraud or debt fraud etc. If this is the case, they will not be employed.

Generally, for all TSLA employees, they must not be penalised for fraud, e.g. ID theft, financial crime or IT crime. If they have committed such a crime in the past, they cannot be hired. Other forms of crime, e.g. violence, theft, vandalism is not necessarily an obstacle to the person being hired. Each case is individually assessed.

Criminal records are not obtained from TSLA's multimedia designers and political consultants, as they do not encounter clients or client and staff information during their work.

5.7 Professional liability insurance:

Description of whether and which professional liability insurance the organisation has.

TSLA has had liability insurance since 2008. It took almost a year from TSLA began the search for an insurance company until one was found who was willing to insure TSLA. At that time, insurance packages for legal aid or

debt counseling organizations did not exist, and these had to be created first. The search for a willing insurance company concluded when Tryg made an offer and TSLA has had insurance here ever since.

At Tryg Forsikring, TSLA has taken out occupational injury insurance, occupational liability insurance and occupational insurance. The insurances mean that the organisation is not threatened with closure if TSLA should incur liability. This ensures that the clients' counseling is not unduly disrupted. TSLA is also insured in the sense that the clients have a guarantee of compensation, should we be unable to fulfill our responsibility as counsellors.

5.8 Protection of interests

Description of the position the adviser occupies in relation to the safeguarding of interests and how it is ensured that the citizen knows the organisation's guidelines with regard to safeguarding interests. For example, a description of whether the adviser always advises based on the citizen's interests or is a mediator between the creditor and the citizen.

The role of the advisors regarding the protection of the clients' interests is unambiguously written down in TSLA's ethical guidelines under § 6: "... ensuring that the interests of the clients and the creditors are equally protected". Additionally, a debt manager must always maintain complete independence and must not be influenced by own interests or the interests of a third party. The debt manager must furthermore protect the interests of the client responsibly and must not assist the client to evade the creditors claim unlawfully.

TSLA ensures that all employees are familiar with these guidelines through the internal teaching and internal counselling tools such as workflows, guides, checklists, etc. in ensuring that employees comply, among other things with the interests of the clients.

TSLA ensures that clients are aware of this work approach through the written action plans, which clarify how the case should proceed and how the various interests must be safeguarded, also according to the ethical rules available through www.Socialeretshaelp.dk.

5.9 Confidentiality:

Description of:

- In what situations advisers are subject to professional secrecy and how advisors are informed about this.
- How does the organisation know about cases between advisors without breaking the duty of confidentiality?
- In which situations citizens are informed about the counselor's duty of confidentiality and how to explain the difference between confidential and anonymous counseling.

Since the start of the organisation, all employees have been subject to professional secrecy in a number of situations. These are described in the secrecy statement which they must sign at the start of their employment, see Appendix 10 as well as in the TSLA Code of Ethics. The advisers do not violate their duty of confidentiality, as the knowledge sharing that takes place does not deal with the person being assisted, but the legislation at stake. Citizens are informed about the duty of confidentiality of their counselor when their case starts.

The difference between confidential and anonymous counseling is not explained, as TSLA does not perform anonymous counseling at steps 2 and 3. At step 1, we do not collect personal sensitive information about the client, and this counseling is in principle anonymous - but since this counseling consists at the quick answers that are given immediately when the client contacts TSLA, there is no need to explain this.

5.10 Impartiality of the counsellors:

Description of how the organisation ensures that the counselor is impartial in the counseling situation.

The ethical rules of TSLA has been in force since 2010 and describes when and how an advisor is incompetent and thus when an advisor must be taken off a case. The managers as well as the employees are responsible for assuring that such a situation does not arise.

The administrative employees are responsible for making sure that there is no doubt about the competence of the employees during the recruitment process. This is done by asking about his or her previous employments and relations.

It is however also the employee's own responsibility to ensure that there is no doubt about his or her competence. If the employee has a close relationship or a not insignificant e.g. financial or professional interest in a case, the employee is obliged to inform the management about this relationship or interest.

5.11 Legal offences: Fraud and other crimes:

Description of the organisation's guidelines for dealing with suspicion or knowledge of fraud or other fraud by a citizen.

In connection with the preparation and implementation of ethical rules in the period 2010-2012, the guidelines for handling various types of offenses were finally established. If an employee becomes suspicious or aware that a citizen's actions are inconsistent with the law, the procedure is as follows:

- 1) The client is confronted by one of the leaders of TSLA. Before TSLA goes ahead with the case, we need to make sure that what happened was not just a misunderstanding or that the client was actually unaware that they were doing something wrong*
- 2) If the client is actually committing fraud, the DSRF notifies the client of this and thus helps the citizen to stop if he or she was unaware that he or she had acted wrongly or had ended up in the situation due to unfortunate circumstances.*
- 3) If the client deliberately commits fraud, TSLA will report this to the appropriate body.*

5.12 Contact to third parties:

What are the organisation's guidelines regarding counsel's contact with third parties in the citizen's case?

TSLA has had regular contact with third parties in citizens' cases since 2007 - however, TSLA never contacts third parties without the citizen's specific consent, including signed power of attorney. All citizens who initiates a case at TSLA will be presented with a plan of action in which TSLA describes what we intend to do. This is presented to the citizen, who then consents to the intended. If the citizen cannot give his or her consent, there are two options:

1) the plan of action is revised to suit the wishes of the citizen

2) the client's case is closed -If the wishes of the client are not in accordance with the morals and ethical guidelines of TSLA or if the refusal to consent means that we are unable to help the citizen with his/her problem, the case is closed, and cooperation is terminated.

If the client has a contact person, he / she will be informed of all correspondence that takes place with the client and third parties. TSLA always contacts the third parties that we have been in contact with when a case is closed to inform them that we are no longer associated with the client's situation.

Quality Standard for the Organisation - The organisation fulfills the quality standard

Quality parameter incl. Brief description of the organisation's handling of the quality parameter

6.1 Activity indicators:

Description of whether and how the organisation records the activity indicators:

- Citizen
- Face-to-face counseling
- Progress

TSLA has since 2007 registered the citizens who have been helped through the organisation, and thus always recorded various personal sensitive information. The registration has evolved over time, and the procedure for this and the schedules used for this have changed and developed since 2007, for example, are inquiries now registered physically and not electronically.

There has never been a distinction between whether the counseling was done in person (face to face), by telephone or in writing.

Today, the registration of activities takes place as follows:

For so-called Step 1 inquiries (see "Core Benefits"): as soon as it is received, the request is written into a Google Sheets document along with information such as gender, age, zip code, former client, employment, housing, marital status, children, form of inquiry and audience. It should be emphasized that it is NOT a requirement for the clients to provide this information. A citizen can easily deny this and still get help, but most don't mind providing this information to help our statistics. Step 2-3 inquiries are recorded on the TSLA intranet (tangora). Here, their information is uploaded along with information about what the case is about, their action plan, proceedings etc.

6.2 Basic information:

Description of whether and how the organisation records the master information:

- Gender
- Age
- Housing
- Zip code
- Education Level
- Housing Basis
- Children
- Issue
- Start and end date

TSLA records a number of master information through our intranet. What we ask for can vary from case to case.

Personal data, which may be obtained and registered on the intranet are:

- name
- email address
- phone number
- address
- social Security number
- name / telephone number of contact person
- name of any children
- civil status
- number of children
- Employment Information
- income information
- housing
- expenditure information
- digital mail exemption
- possession of NemID
- possession of legal aid insurance
- contribution obligations
- creditor information

*Other personal data, which maybe obtained in connection with case processing, but is **not** registered on the intranet:*

- other personal sensitive information in connection with completed proxy statements
- miscellaneous personal sensitive information on documents provided by public authorities in connection with right of access to documents, account and registration information, tax arrears, health information

and communication with public authorities including e-mail correspondence and text messages

For example,

- *name of any spouse or other personal matters*
- *CPR number of any spouse or other personal matters*
- *CPR number of children*
- *information on affiliation with trade unions and unemployment insurance funds*

TSLA thereby processes both:

- *ordinary personal data (Article 6), such as pension information, salary information, social problems, family relationships. In addition, we always collect identification information such as CPR number, name, email address, address and telephone number.*
- *specific categories of personal data (Article 9), such as health information, e.g. when we deal with specific cases regarding job clarification and vocational rehabilitation programs. Likewise, in cases like these, we might gain knowledge of the client's union affiliation. It should be emphasized that we get access to these kind of information if the clients themselves informs us of this and that we do NOT process any information, other than the above, that is in the category of special personal data.*

The TSLA can process information on criminal matters (Article 10). This is only if the client himself addresses this, e.g. about upcoming or past criminal proceedings, and would like advice on this.

6.3 Follow-up and evaluation:

Description of how the organisation either follows up on an ongoing basis using the status tool or makes final evaluations.

TSLA will naturally use Deloitte's evaluation tool from the spring of 2019 and follow the guidelines set out here. For example, TSLA will develop a final evaluation that the clients can choose to answer voluntarily.

Since 2007, TSLA has made its own evaluations of projects at the end of fundings - here it is examined how the project has succeeded and whether we have achieved the goals set in the initial application, and what challenges the project encountered in its path.

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