



The Association of Consumer Support  
Organisations (ACSO)

# Code of Ethics

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The Oxford English Dictionary defines  
'ethics' as

*"the moral principles governing or  
influencing conduct"*

The Oxford English Dictionary, Oxford University  
Press, Great Clarendon Street, Oxford.

## A message from the executive director

*The Association of Consumer Support Organisations (ACSO) and its members are committed to providing the highest degree of consumer support and industry standards. This commitment is embodied in the shared core principles which guide all of our activities: access to justice, accountability, equality and diversity, integrity and leadership.*

*The Code of Ethics outlines how we put these values into practice and is a foundation for our long-term success. It explains our obligations and expectations towards stakeholders and provides guidance for employees and those who work on our behalf.*

*All ACSO members, by virtue of their membership, are committed to offering high standards of service and generally have their own policies and procedures in place to address any business ethics issues. For this reason, the ACSO Code of Ethics should be seen as an overarching ethos designed to align with each member's own code of conduct in order to promulgate our shared core principles.*

*Making a visible public commitment to ethics is particularly important during this time of unprecedented change within the civil justice system. The erosion of civil protections, the ongoing digitalisation of court services and the disruption caused by the Covid-19 outbreak are just a few of the challenges the sector needs to respond to.*

*However, the Code will be rendered meaningless if ACSO and its members do not abide by it. For this reason, we have put in place a complaints procedure, as outlined below, and urge all members and their employees to speak up if they witness any behaviour which breaches the Code. All complaints will be handled fairly, consistently and confidentially to the extent possible. We will ensure that any person(s) who raise an ethical concern will be protected against any retaliation. If necessary, a complaint will be reported to an independent third party, such as a senior non-executive or a retired judge, and an investigation will be conducted in order to ensure the appropriate action is taken.*

*I, along with all members of the ACSO board of directors and staff, endorse fully the Code and the principles outlined within it. We are confident that ACSO and all of its members will conduct business in line with the Code. Through working together, we can help ensure all consumers within the UK civil justice system get the support and outcomes they deserve, while driving the highest-possible industry standards.*

Matthew Maxwell Scott  
Executive Director  
The Association of Consumer Support  
Organisations (ACSO)



## About the Association of Consumer Support Organisations (ACSO)

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The Association of Consumer Support Organisations ([www.acso.org.uk](http://www.acso.org.uk)) was established as a not-for-profit membership body in January 2019 to represent the interests of consumers as claimants in the UK's civil justice system. Its members are highly reputable and trusted organisations who are united in providing the highest standards of service in support of those consumers.

Our mission is to engage positively with policymakers, regulators, the wider industry and the media to ensure there is a properly functioning, competitive and sustainable civil justice system. By doing this we will ensure there is a greater balance in the public policy debate and therefore better consumer outcomes.

## The purpose of the Code of Ethics

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The ACSO Code of Ethics, hereafter referred to as 'the Code', is intended to create a shared and consistent culture between ACSO and all of its members. Making a public commitment to high ethical standards serves to reduce operational risk and provides guidance to contractors and business partners. In addition, the Code ensures ACSO and its members distance themselves from unethical practices and helps insulate them from reputational risk.

The Code is a framework of ethical and professional principles, designed to promote the core principles of ACSO and its members: access to justice; accountability; equality and diversity; integrity; leadership; and transparency.

By adhering to the Code, members will:

- Protect and advance the rights of consumers in the civil justice system;
- Help ensure the very highest industry standards are upheld;
- Maintain a high standard of professionalism and integrity in their conduct with consumers, other members and third parties;
- Help promote and deliver the objectives of ACSO; and
- Do nothing to jeopardise the reputation of ACSO, its members or its work.

## To whom does the Code apply?

The Code applies to all full and associate members of ACSO and serves as a guide for everyone with whom we work. All members agree to comply with the Code by virtue of their membership.

The Code is reviewed annually by ACSO to ensure it remains relevant, with members agreeing to accept any subsequent changes as finalised by the ACSO Board of Directors and the ACSO Strategy Committee. The wider membership will be granted the opportunity to raise any concerns they may have regarding future amendments to the Code.

It is important to note the expectation that the Code be taken seriously by all staff at member organisations, regardless of position, and that senior staff should ensure that their team know and live up to the principles outlined.

ACSO membership is open to all companies and organisations which have an interest in civil justice and who share a commitment to ensuring consumers are provided with the highest standards of support.

*“The creation of a shared and consistent culture between ACSO and its members will enable us to better meet consumer needs whilst helping to protect our hard-earned reputations”*

**Charles Layfield, Chairman, ACSO**

## The ACSO core principles

The Code has been designed to promulgate the core principles ACSO shares with its members. These principles apply to the management of each organisation and should be particularly prominent in each member's engagement with consumers.



### Access to justice

Access to justice is the foundation of the British rule of law and therefore it is essential that the civil justice system is accessible to all consumers. ACSO members must ensure that consumer empowerment is at the forefront of their work. They must deliver services which meet consumer requirements and must not undertake any action which undermines the effectiveness of the civil justice system.



### Accountability

The creation of a culture of accountability helps ensure each part of a team works at maximum capacity, breeds trust and sets realistic expectations and duties, thereby enabling the collective success of an organisation. ACSO members are accountable for - and must be prepared to justify - all aspects of their general conduct, specifically when engaging with consumers and supporting ACSO in its work.



### Equality and diversity

In order to ensure that all persons have access to the same opportunities and fair treatment, ACSO members must adopt best practice on equality and diversity issues. This includes providing support to vulnerable consumers, meeting and wherever possible exceeding industry standards and any relevant legislation, such as the Equality Act 2010.



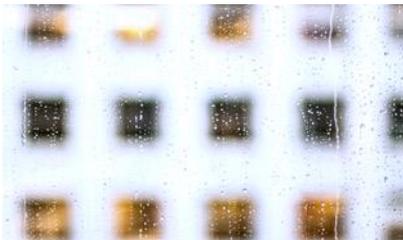
### Integrity

Integrity is the foundation of trust and confidence. The most successful individuals and organisations are those with a reputation of integrity among everyone they deal with. ACSO members must not allow themselves to be placed in a situation where their integrity or independence, or that of ACSO or another ACSO member, could justifiably be called into question or compromised as a result of an action or omission.



### Leadership

Effective leadership provides an example from which employees and other stakeholders can learn, inspires confidence and improves efficiency and productivity. ACSO members should work to promote the core principles listed in the ACSO Code of Ethics, lead by example and actively take responsibility for improving the standards of service for consumers and eroding malpractice across the sector.



### Transparency

ACSO members must be honest, fair and transparent in their business activities in order to help increase public confidence within the sector. To improve consumer outcomes, it is necessary to provide consumers with sufficient information, particularly prior to engaging with the organisation, about their potential needs and the price, quality and range of services available.

## Professional competence and ethical behaviour

This section will explore the responsibilities of ACSO and all members in relation to the Code of Ethics.

The Code outlines the best-practice standards ACSO expects from its members, and which consumers and businesses engaging with them should expect. In order to highlight the value of the Code in promoting the Core Principles that ACSO shares with its members, the Code has been grouped according to the Core Principle it best aligns with.

## Access to justice

Access to justice is the foundation of the British rule of law. If justice is inaccessible, people are unable to have their voices heard, exercise their rights, or hold decision-makers to account.

All members of society must have equal access to justice, including those who suffer from vulnerabilities. For this reason, it is essential that consumers are able to access fair, transparent, accessible and effective services that promote access to justice for all.

ACSO and its members must:

- a. Act in a way that upholds the proper administration of justice and encourages effective participation in the legal system;
- b. Positively and constructively engage, either in their own right or in conjunction with ACSO, with any regulator, ombudsman and other stakeholder such as the government to support the delivery of a properly functioning, competitive and sustainable civil justice system;
- c. Ensure that consumer empowerment is at the forefront of their work;
- d. Ensure that the specific needs of vulnerable consumers are met and should strive to improve outcomes for consumers in vulnerable situations; and
- e. Deliver services which meet consumer requirements and must not undertake any action which undermines the effectiveness of the civil justice system.

## Accountability

The Code of Ethics is designed to create a shared and consistent culture between ACSO and its members. Accountability is an integral aspect of creating a culture that supports trust and genuine teamwork, enabling us to work together and realise ACSO's objectives.

In this context, accountability should be understood as setting and holding ACSO and its members to the expectation we all share: to strive to ensure there exists a properly functioning, competitive and sustainable civil justice system.

ACSO and its members must:

- a. Not engage in any conduct that could undermine or adversely affect the confidence and trust placed in them or ACSO by consumers, peers and other stakeholders such as regulators and the government;
- b. Accept personal responsibility for all work done by them, or under their supervision or direction, in addition to taking reasonable steps to ensure that persons working under their authority are both suitably equipped and competent to carry out the tasks assigned to them;
- c. Not advertise or provide content in any medium that conflicts with the purpose and interests of ACSO. No member shall purport to communicate, represent or attend on behalf of, or in the name of, ACSO without express written permission from ACSO;
- d. Exemplify professional behaviour and not conflict with ACSO's purpose or interests in relation to any content that they publish in their own name, or in conjunction with a third party, which enters the public domain, including articles, blogs and all social media; and
- e. Not disclose any information concerning the business of ACSO without ACSO's prior written permission, except when information is required by law or a court order.

## Equality and diversity

Equality should be understood as providing equal respect and treatment to employees, industry stakeholders and all those we conduct business with, as well as equal opportunities for all consumers to access services and receive the necessary support.

Diversity refers to respecting and valuing differences of opinion, understanding a range of approaches to work, as well as recognising the mix of people and communities who access our services.

For this reason, equality and diversity are inextricably linked to access to justice, business integrity and the principle of good leadership.

ACSO and its members must:

- a. Ensure all consumers are provided with equal opportunity to secure access to a service that meets their individual requirements, irrespective of personal vulnerability or susceptibility to discrimination;
- b. Ensure they comply with the latest guidance and legislation on equality and diversity measures, such as the Equality Act 2010 and any successor legislation, and should aim to exceed these recommendations and requirements wherever possible;
- c. Strive to create an inclusive and supportive culture where individuals are aware that inappropriate behaviours will not be tolerated, and that complaints or allegations are dealt with in a serious manner and properly followed up;
- d. Provide support to vulnerable consumers, meeting and wherever possible exceeding industry standards; and
- e. Demonstrate and promote sensitivity for the customs, practices, religious beliefs and cultures of others.

*“Compliance with the Code by ACSO, all member organisations, and their employees, is essential in order to drive best practice and contribute to a competitive, sustainable market that has the consumer at the heart of it.”*

**Ben Welsh, Director, ACSO**

## Integrity

Integrity is the foundation of trust and confidence, in regard to both external and internal relationships. Behaving in a manner that sustains consumer trust serves to reinforce the reputation of ACSO and its members. For this reason, the Code aims to ensure ACSO and its members are truthful about the services they provide, and the knowledge and experience gained.

ACSO and its members must:

- a. Uphold the reputation and standing of ACSO and its members;
- b. Show skill, care and diligence when conducting their business, at all times taking into consideration the interests of stakeholders including consumers, regulators and industry bodies;
- c. Observe proper standards of industry conduct, and not act in a way which may be detrimental to, or conflict with, the objectives or interests of ACSO;
- d. Not allow themselves to be placed in a situation where their integrity or independence, or that of ACSO or another member, could justifiably be called into question or compromised as a result of an action or omission;
- e. Exhibit and role model professional and personal integrity in their conduct at all times;
- f. Put honesty and integrity above the desire for personal reward, increased growth and profitability;
- g. Admit to any mistakes made and attempt to rectify any adverse consequences in a timely manner; and
- h. Refrain from unpopular and unethical marketing practices, such as unsolicited repeated calling.

## Leadership

Effective leadership translates values into actions and actions into enduring organisational values. For this reason, leadership has always been one of the main drivers of growth, development and innovation.

To ensure membership of ACSO remains a hallmark of professionalism, all members must show leadership in following the Code and maintaining a culture of commitment to ethics and compliance.

ACSO and its members must:

- a. Understand and comply with relevant laws and regulations and avoid any action that discredits or risks reputational damage to them or ACSO in any way;
- b. Lead by example in order to promote the highest standards of service for consumers in the civil justice system, the ACSO Core Principles and the eroding of malpractice across the sector;
- c. Ensure those working for them have the appropriate level of competence, supervision and support;
- d. Challenge others if they suspect unlawful behaviour or behaviour that compromises the Code of Ethics and ACSO's core principles, taking action as appropriate.

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**Matthew Maxwell Scott, Executive Director, ACSO**

## Transparency

Transparency, including price transparency and data reporting, is an important part of building consumer trust.

There exists a problem of information asymmetry within the civil justice sector, despite the general consensus that providing consumers with a greater quality and quantity of information enables them to make better decisions and supports consumer empowerment. For this reason, ACSO wishes to develop a culture of data and insights sharing between itself and its members. This will help us to promote best practice and enable the identification of common or systematic issues within the sector.

To help ensure the collection and sharing of data is completed at the highest standard, this section will also detail best practice on the handling and application of personal data.

ACSO and its members must:

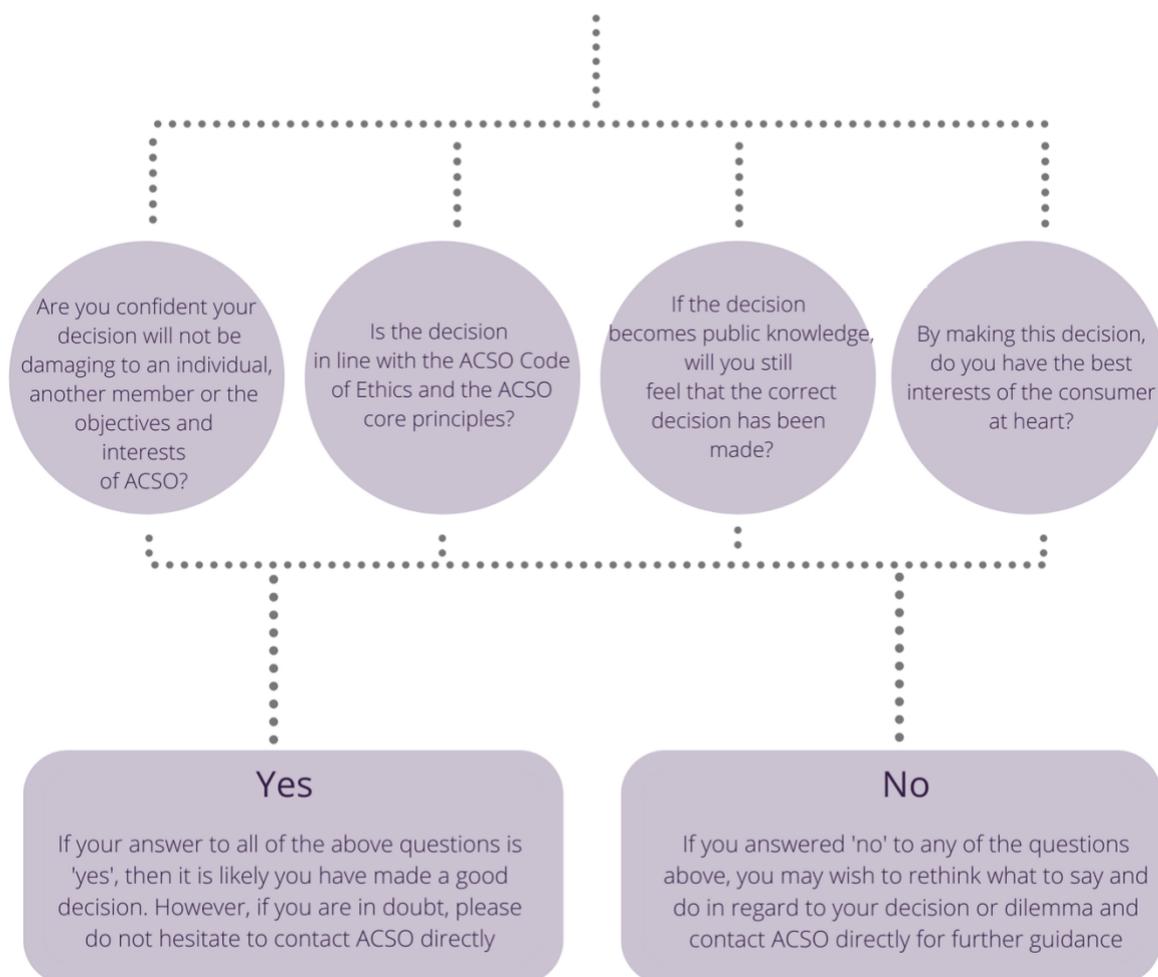
- a. Ensure their business models, processes, communications and practices adequately assist consumers, treat them fairly and present information in plain English and in a simple manner prior to and after engagement, thereby promoting consumer choice and their ability to make informed decisions;
- b. Work to increase public confidence in the sector by maintaining and promoting a policy of openness and transparency in their business activities. This includes striving to deliver clear, transparent pricing to consumers;
- c. Aim to share relevant data and industry insights with ACSO, provided the information is not commercially sensitive, in order to help further the shared objectives of ACSO and its members;
- d. Safeguard all confidential, commercially sensitive and personal data acquired through businesses relationship and not use them to personal advantage or to the benefit or detriment of third parties;
- e. Always share personal data in a fair and transparent way, ensuring individuals know what is happening to their data and in line with the relevant data protection laws, such as GDPR; and
- f. When sharing personal data, particularly a child's personal data, if data sharing is likely to result in a high risk to an individual's rights and freedoms, a Data Protection Impact Assessment (DPIA) must be completed.

## A framework for ethical decision making

The ACSO Code of Ethics cannot provide specific advice for every situation, dilemma or decision. As such, the following framework for ethical decision-making is designed to help members and those who work alongside ACSO think about any particular dilemma they have relating to the Code.

If you have any additional questions or require further guidance, please do not hesitate to contact [codeofethics@acso.org.uk](mailto:codeofethics@acso.org.uk)

When faced with a decision or a dilemma, ask yourself the following questions



## Q&A

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### **How will the ACSO Code of Ethics help to resolve or manage conflicts of interest between members?**

Conflicts of interest are situations in which the concerns or aims of two different parties are incompatible. Given the diverse range of organisations that make up the ACSO membership, it is possible that a conflict of interest between one or more members will arise, for example, when formulating the best course of action in response to government policy, or on the meaning of freedom of choice in relation to legal expenses insurance.

ACSO will always endeavour to resolve any conflicts of interests that arise between members. When no agreed course of action can be found, ACSO will ultimately decide what is in the best interest of consumers and aligns most closely with the core ACSO principles.

### **‘Vulnerability’ is a broad term which encompasses many different types of consumers. How will the Code of Ethics help to identify and support vulnerable consumers?**

A vulnerable consumer should be understood as someone who, owing to their personal circumstances, is especially susceptible to detriment. A consumer’s vulnerability, or potential to become vulnerable, does not remain static as their personal circumstances change over time. For example, bereavement, a medical diagnosis or financial instability can render a person vulnerable, as can old age and mental or physical disabilities. It is for this reason that the definition of vulnerability is intentionally broad.

Vulnerability can be caused or exacerbated by the actions of organisations, particularly when the appropriate levels of consumer care are not provided. Consumers often access the civil justice system at a point of personal distress, such as to resolve a landlord or housing dispute, or to alleviate future distress, such as the writing of a will or probate. As such, the Code is designed to encourage ACSO and all its members to adopt measures that serve to ease the consumer experience, improve their confidence and ensure they are receiving the highest-quality service possible.

It is for individual members to put in place their own measures to identify potential vulnerability and to provide consumers with the support they need. The ACSO Code is designed to bring the needs of vulnerable consumers to the fore and to help guide firms in their approach to this issue.

## **Does the Code of Ethics apply to all ACSO members?**

Yes. The Code applies equally to full ACSO members and associate members as well as to all ACSO employees (both full and part-time) and the Board of Directors.

The Code is only effective if people feel able and willing to speak up if they witness any wrongdoing. All complaints will be treated fairly and consistently and, for as long as it remains possible, will remain confidential.

## **What is considered bullying or harassment and what action will ACSO take if a complaint is raised about inappropriate behaviour between persons within a member organisation?**

Bullying should be understood as repeated verbal, physical, social or psychological abuse of a person or persons by a colleague or group of people. Harassment is an unwanted behaviour or action that is considered offensive, intimidating or humiliating by the recipient. Sexual harassment should be understood to mean unwanted sexual advances, requests and other verbal or physical conduct of a sexual nature.

ACSO does not tolerate bullying or harassment of any kind. If a complaint is made about witnessed or suspected inappropriate behaviour between employees of a member organisation, the disciplinary process outlined below will be initiated and a formal investigation may be conducted.

For more information, please turn to the equality and diversity chapter on page 9 of the Code of Ethics.

## Upholding the Code of Ethics

In order for the Code to be effective, members and their employees must be willing and able to speak up if they believe that ethics and compliance issues are not being resolved, either by ACSO or another member organisation.

It is important to note that there shall be neither retaliation by ACSO against nor negative consequences for any person as a result of that person making a complaint in good faith.

We encourage all members and their employees to contact ACSO if they have any concerns about the actions of an ACSO member, an ACSO employee or any member of the ACSO Board of Directors. Each of us is required to behave in accordance with the standards outlined in the Code when working with one another, business partners, suppliers, contractors, consumers and other stakeholders.

## How to raise a concern and speak up about wrongdoing

If you wish to raise a concern or make a complaint, please email [codeofethics@acso.org.uk](mailto:codeofethics@acso.org.uk)

## Disciplinary process

Once a complaint has been made, ACSO may investigate a specific matter relating to a breach or an alleged breach of the Code. The fact that a particular conduct has not been mentioned in this Code does not prevent it from being unacceptable or discreditable, therefore a member may still be liable to sanctions.

In order to protect the reputation and interests of ACSO and its members, we may take the following steps against a member as part of our disciplinary procedure:

- A letter will be sent to the member outlining the reasons why ACSO is considering taking disciplinary action;
- A physical or virtual meeting will be held between the member concerned and the ACSO Board of Directors in order to discuss the issue;
- Not all breaches of the Code will justify formal disciplinary action and may be resolved more informally; and
- In the event of a serious breach, an independent third party will be called upon to review the action of the member and determine which of the sanctions listed below is appropriate to enforce, if any.

Any such sanction must only be in relation to the ongoing engagement and activity between ACSO and the member concerned. This includes:

- The findings of the ACSO investigatory hearings may be made known to other members or externally;
- A ban on attendance and/or participation at specific ACSO events or activities;
- Removal from any ACSO communications and/or removal of access to any ACSO information or material;
- The termination of a member's ACSO membership without right of recourse, financial or otherwise;
- Prohibition on asserting there is any ongoing connection between the sanctioned member and ACSO in the event of termination of a membership.

If a complaint is made against an ACSO employee or a member of the ACSO Board of Directors, an independent third party, such as a senior non-executive or a retired judge, will conduct an investigation into poor behaviour and determine the necessary disciplinary measures.



## Further information

If you require further information on how the Code applies to your organisation, please do not hesitate to contact:

[codeofethics@acso.org.uk](mailto:codeofethics@acso.org.uk)