

PROCEDURE

Title:	Debt (Unmanageable)	
Practice / Business Area:	Professional Standards	
Department Responsible:	Professional Standards	
First Published:	27/01/10	
Last Reviewed:	19/10/19	
Next Review Due:	October 2020	This document applies to employees of the:
Version Number:	05	Chief Constable
SOUTH WALES POLICE PROCEDURE OBJECTIVE:		
To prevent individuals from attempting to deal with debt issues by corrupt, unlawful or unethical means and to prevent individuals from suffering unnecessary stress and health problems associated with carrying unmanageable debt.		
GUIDANCE:		
<p>All aspects of reporting an unmanageable debt is mandatory therefore please refer to Procedure.</p> <p>The following should be considered in the event of an SWP employee reporting unmanageable debt.</p> <p>Vetting Depending upon the nature of the individual's role, it may be necessary to review an individual's vetting status upon disclosure of an unmanageable debt. Such roles may include those of a vulnerable nature i.e. involvement with intelligence informants, financial aspects.</p> <p>In these circumstances a risk assessment may be conducted between the Vetting Unit, PSD and Human Resources (HR) Department, to assess an individual's suitability to continue in their role, with a debt management plan.</p> <p>If the individual is no longer deemed appropriate to continue in a specific role, then the BCU Commander or Head of Department should seek to identify a role that is appropriate. If there are no such roles available within the BCU or Department, then the individual should be assisted to identify a suitable role in another area or department in consultation with the Detective Superintendent, PSD and the HR Business Partner.</p> <p>Individuals who have unmanageable debt may be unable to meet vetting requirements which could disadvantage them from applying for roles requiring an enhanced level of vetting. An individual may seek to regain an enhanced vetting status upon resolution of their unmanageable debt.</p> <p>Business Interests Should an individual have an approved business interest or register of interests upon the disclosure of unmanageable debt, their business interests or register of interests will be reviewed by the HR Business Partner via the individual's line manager and BCU Commander/Head of Department.</p> <p>The purpose of the review is to ensure the individual's unmanageable debt does not</p>		

conflict with the individual's role.

Individuals will be notified of the outcome of the review by the HR Business Partner via Business Support.

GENERIC RISK ASSESSMENT:

No H&S risk assessment required

PROCEDURE:

Notification

Where a member of South Wales Police is responsible for a level of debt that either is or is likely to become unmanageable, then he or she is required to:-

1. Disclose their circumstances by talking to an appropriate line manager. An initial discussion must include the specific details of the debt and must be subsequently confirmed in writing either via a report or an e-mail, clearly outlining details of:-

- their role,
- level of debt,
- relevant dates and
- any forthcoming court proceedings.

Individuals must disclose if they are subject to County Court Judgements, Individual Voluntary Agreements or bankruptcy.

2. Consider seeking appropriate advice and guidance

3. Consider the advice contained in Appendix 'A'.

Members of SWP have an obligation to report a situation of personal unmanageable debt. Should unmanageable debts be identified which an individual has not disclosed, then disciplinary (police staff) or misconduct (police officer) proceedings will be considered in accordance with the Discipline and Misconduct Procedures. Please refer to:

Management Intervention Procedure

Discipline Policy - Police Staff

Police Misconduct 2008 - Misconduct Investigations and Police Complaints

Standards of Professional Behaviour for Police Officers

Management Response

The person who initially receives a disclosure must ensure that the Line Manager, HR Manager, BCU Commander/Head of Department (Senior Management Team) and the Head of the Professional Standards Department (PSD) are aware of the individual's disclosure. They must also notify the employee in the first instance of exactly who they are duty bound to inform.

The receiving manager must give the individual a copy of this Guidance & Procedure and ensure that they engage with the appropriate support. The line manager must seek regular updates and support the individual.

If not already done, the individual's line Manager will arrange to meet with the individual concerned. Prior to the meeting, the individual should complete the financial questionnaire below and bring this along with them.

At the meeting the following will be discussed:

- Individual's financial circumstances
- Nature of Role (see Vetting section)
- Financial Questionnaire
- Relevant support networks i.e. an accredited debt agency (see Unmanageable Debt Support Handbook), Occupational Health Unit (OHU) (in particular Counselling & Trauma Services), Police Federation, Unison or GMB.
- A debt management plan (signposting the relevant assistance for completion of the plan).
- Any Business Interests or Register of Interests (see Business Interest section).

If the individual's line manager determines that an individual requires professional support, individuals will be provided with contact details of a force accredited debt agency and notified that their financial questionnaire will be forwarded to PSD. Should PSD highlight from the financial questionnaire any alleged criminal conduct or breach of the Standards of Professional Behaviour, the appropriate procedures will be considered i.e. Discipline/Misconduct.

The Professional Standards Department will work with any officer or member of staff who feels they are, or may become, vulnerable to corruption or unethical practices which could jeopardise their position or that of the force. PSD will consider Management Intervention Procedure (Ethical Interview) with a view of supporting the staff member, managing risk to the individual and organisation.

Each case will be assessed and treated on its merits in relation to whether there has been any alleged criminal conduct or breach of the Standards of Professional Behaviour. Wherever it is appropriate, the starting position for PSD will be that unmanageable debt may be a welfare issue and SWP personnel should be supported in their management of that debt.

Refer to Standards of Professional Behaviour for Police Staff.

Should the Head of PSD determine the individual's role to be of a sensitive nature, notification regarding the individual's unmanageable debt will be provided to the Force Vetting Unit, PSD. Individuals will be expected to disclose any information required by the Force Vetting Unit.

If PSD and or Vetting determine the staff member will require additional support and monitoring by their BCU then the staff member will be included in the PSD/BCU Early Intervention Panel for no longer than is necessary to fully manage the risk.

LEGISLATION & REGULATION:

Discipline Policy - Police Staff

[Police Misconduct 2012 - Misconduct Investigations and Police Complaints Standards of Professional Behaviour](#)