



By choosing to work with an AFCC member, you have chosen to work with an industry leader that has agreed to provide services according to our strict Code of Conduct. If you believe the company you are working with is not complying with any part of our Code of Conduct, please let us know and we will promptly address the situation.

American Fair Credit Council (AFCC) Code of Conduct for Vendor Members

1. Vendor Members shall comply with all federal and state laws regulating credit advocacy and debt relief services, including, but not limited to, the 2010 FTC Rules for debt relief providers.
2. Communications with clients and the public shall be honest and truthful.
3. Vendor Members shall work with the AFCC to maintain transparency and trust with the public.
4. Agreements and services shall be conducted in good faith.
5. Vendor Members shall advocate solely for the consumer and shall not accept compensation, fair share, contributions or donations from creditors.
6. Fees charged for services shall be fair and reasonable.
7. Representations regarding the services and potential outcomes of the service shall be fair and accurate.
8. Estimates used in setting up a program for clients such as the total cost and program length shall be based on historical and substantiated data.
9. Vendor Members shall clearly and conspicuously disclose all material aspects, including both the risks as well as the benefits of any service they are providing or offering to provide.
10. Vendor Members shall clearly and conspicuously explain what fees are charged for services, how they are charged and when such fees are earned.
11. Members shall protect the privacy of personal information of clients and prospective clients.
12. Vendor Members may not use the AFCC logo in any marketing for their services. Notwithstanding the forgoing, they may use it on their website, but only with the approved Vendor Member disclaimer in the AFCC standards document.

On behalf of the below listed AFCC Vendor Member, I affirm that we commit to the above Code of Conduct for the member's actions and conduct in the operation of our company.

I understand that a violation of the code of conduct is grounds for suspension or expulsion from the AFCC.

By: _____ Date: _____

Name: _____

Vendor Member Company: _____