

# Grey Mouse Debt Assist Private Members Association

## Articles and information of private members association

### 1. Name

The name of the Association shall be the Grey Mouse Debt Assist Private Members Association, hereinafter referred to as “the Association,” “Club” or “Debt Assist PMA”.

### 2. Status

The Association is a private, unincorporated, non-commercial members' association formed under common law.

It is not a limited company, partnership, or registered charity.

All activities are undertaken for the private benefit of members only.

### 3. Objects and Purpose

The Association is established for the following lawful and private purposes:

- a. To provide support and practical assistance to members in relation to debt, credit, and financial wellbeing;
- b. To promote lawful self-empowerment and understanding of members' rights and remedies under the principles of UK consumer, contract, and data protection law;
- c. To facilitate the sharing of knowledge and lawful correspondence for managing debts, claims, or enforcement actions;
- d. To maintain the privacy and dignity of members in all dealings with creditors, agencies, or authorities;
- e. To operate strictly within the common law of England and Wales, promoting ethical, lawful conduct and personal accountability;
- f. To offer a private and supportive forum for members to share experiences and obtain peer guidance without external interference.

### 4. Membership

#### 4.1 Eligibility:

Membership is open to individuals who:

- Are 18 years old or greater and Resident in England or Wales.
- Support the purposes of the Association;
- Agree to act lawfully, ethically, and respectfully; and
- Accept these Articles as binding under the honour and good faith of members.

#### 4.2 Admission:

Membership shall be by invitation or application, subject to approval by the Committee.

The Association (by committee) may refuse or revoke membership if an applicant acts contrary to its purposes or brings it into disrepute.

#### 4.3 Member Rights:

Members are entitled to:

- Access private resources;

#### 4.4 Member Obligations:

Members must:

- Respect confidentiality and privacy of all discussions;
- Uphold the lawful and ethical conduct of the group;
- Avoid offering financial or legal advice unless professionally qualified;
- Refrain from using the Association's name for personal financial gain.

#### 4.5 Termination:

Membership may be ended voluntarily by resignation or by majority Committee decision for misconduct, breach of confidentiality, or unlawful behaviour.

### 5. Governance

#### 5.1 Committee:

The Association shall be governed by a Committee comprising at least One member

#### 5.2 Additional Roles:

The Committee may appoint additional roles.

#### 5.3 Accountability:

The Committee is accountable to the members collectively and must act transparently and fairly at all times.

### 6. Meetings

#### 6.1 Special Meetings:

The Committee may call meetings for urgent matters, including member disputes or changes to the Articles.

#### 6.2 Quorum:

A minimum of one committee member shall form a quorum.

### 7. Finance

7.1 The Association may maintain a members subscription to cover administrative costs.

7.2 Committee members may draw a salary and expenses.

7.3 Officers may claim reasonable expenses.

### 8. Privacy and Data Protection

8.1 The Association values the confidentiality of all members.

8.2 Personal data shall be collected and processed fairly and lawfully in accordance with the principles of UK GDPR and the Data Protection Act 2018.

8.3 Member data shall not be shared outside the Association without explicit consent.

8.4 All educational and case materials shall be anonymised where appropriate.

## 9. Dispute Resolution

9.1 Any internal dispute shall first be addressed privately through discussion or mediation.

9.2 The Committee may appoint an impartial member or mediator to facilitate resolution.

9.3 The decision of the Committee in such matters shall be final within the Association.

## 10. Amendments

These Articles may be amended by a majority of committee, provided at least 14 days' notice is given specifying the proposed amendment.

## 11. Dissolution

In the event that the Association is dissolved:

- a. All outstanding debts shall be settled;
- b. Any remaining funds shall be distributed among members in equal shares, or donated to a cause aligned with the Association's aims;
- c. Records shall be securely archived or destroyed in accordance with data protection requirements.

## 12. Interpretation

These Articles shall be interpreted according to the law of England and Wales and the principles of natural justice and mutual respect.

Nothing herein shall be construed to authorise the Association or its members to act as Financial or legal advisers or debt management firms within the meaning of the Financial Services and Markets Act 2000.

Adopted by the Committee on this day: 15<sup>th</sup> April 2026

Signed: 

Name: Andrew James Spencer

Founding Member

On behalf of the Members of the Debt Assist Private Members Association