

Charter of the Grey Mouse Debt Assist

Private Members Association

Adopted by the Founding Members on 15th April 2026

1. Preamble

We, the undersigned members, acting in good faith and mutual trust, hereby establish the Grey Mouse Debt Assist Private Members Association (“the Association,” “PMA,” “Club” or “Debt Assist PMA”) as a private, self-governing body formed by voluntary agreement under the common law right to freedom of association.

This Charter affirms our collective purpose: to promote financial self-empowerment, mutual education, and lawful remedy for individuals affected by debt, financial hardship, or unfair treatment within the credit and enforcement systems of England and Wales.

2. Nature and Status

- a. The Association exists as a Private Members Association, not a corporation, partnership, or public body.
- b. It operates exclusively in the private domain, for and on behalf of its members.
- c. The Association is non-commercial, non-political, and non-corporate.
- d. All powers exercised under this Charter arise from the mutual consent of its members and are limited by the rule of law, good faith, and fairness.

3. Purpose and Aims

The primary purposes of the Association are:

1. To provide assistance and practical support to members in matters of debt, credit, and financial distress;
2. To empower members through understanding of their legal, consumer, and data protection rights;
3. To promote the ethical and lawful treatment of debtors by creditors, agents, and institutions;
4. To encourage confidence, and resilience in dealings with financial and legal systems;
5. To create a private forum where members may share knowledge, experiences, and strategies without fear of exploitation or judgment;
6. To ensure all activity is conducted lawfully, with respect for the integrity of the individual, the courts, and due process of common law.

4. Guiding Principles

The Association and its members shall be guided at all times by the following principles:

1. **Lawfulness** – All actions taken under this Charter shall comply with Common law.
2. **Integrity** – Members shall act honestly, respectfully, and in good faith.
3. **Confidentiality** – Information shared within the Association remains private.
4. **Accountability** – Each member accepts personal responsibility for their words and actions.
5. **Empowerment, not dependency** – The Association educates and supports, but does not act as a legal advisor, representative or financial advisor.
6. **Mutual Aid** – The Association functions through cooperation, shared experience, and reciprocal support.
7. **Non-Commercial Purpose** – No member other than the committee (Administrators) shall profit from the activities of the Association beyond reasonable reimbursement of expenses.

5. Powers

To fulfil its aims, the Association shall have the following powers, exercised only for lawful purposes and by consent of its members:

- a. To hold meetings, workshops, and discussions for educational purposes;
- b. To publish materials and guidance for private member use;
- c. To maintain a private membership list and internal communications system;
- d. To collect voluntary contributions or membership contributions to support its lawful objectives;
- e. To engage with regulators, authorities, or organisations where necessary to protect members' rights;
- f. To appoint officers, committees, or working groups to manage the affairs of the Association;
- g. To maintain a fund for administrative and educational purposes;
- h. To take any other lawful action consistent with the purposes of this Charter.

6. Membership Principles

Membership of the Association is a mutual covenant, not a contract of employment or commercial service.

By joining, each member agrees to:

- Uphold this Charter and the Association's Articles of Association;
- Respect the confidentiality of all shared information;
- Act with honesty, respect, and care toward other members;

- Avoid offering regulated financial or legal advice unless professionally authorised to do so;
- Use information and materials shared within the Association for private, educational, and lawful purposes only.

7. Governance and Authority

1. The governing body of the Association shall be known as the Committee, comprising at least one Member, who is authorised for all administrative decisions.
2. The Committee is accountable to the membership collectively and must act transparently, fairly, and within the limits of this Charter and the Articles of Association.
3. Non-Administrative decisions may be made by mutual consent of members present at a properly convened meeting.
4. The Association may appoint additional officers, advisers, or working groups as required.

8. Data Protection and Privacy

1. The Association recognises and upholds the rights of members under the principles of the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.
2. All member data shall be processed fairly, lawfully, and only for the purposes of managing membership and communication.
3. Personal information shall never be sold, traded, or disclosed to third parties without explicit consent.
4. Members are encouraged to exercise care when handling the personal data of others within the Association.

9. Ethical and Lawful Conduct

1. The Association will not condone or facilitate fraud, deception, or unlawful evasion of lawful debt.
2. Members shall not use the Association's name to mislead, intimidate, or harass any creditor, agency, or court.
3. Educational materials shared by the Association are for private learning and self-representation only and do not constitute regulated financial or legal advice.
4. The Association encourages cooperation with lawful processes while promoting fairness, proportionality, and respect for due process.

10. Dissolution

In the event of dissolution (at the authority of the Committee) members shall be notified within 28 days of any decision to dissolve, of the fair settlement of any liabilities and the ethical disposal of assets.

Any surplus funds shall be distributed among current members in equal shares or donated to a debt-support or educational cause aligned with the Association's objectives.

11. Law and Jurisdiction

This Charter is established under the common law of England and Wales and shall be interpreted in accordance with its principles of fairness, equity, and good faith.

12. Adoption and Execution

This Charter was adopted and ratified by the Founding Member(s) of the Grey Mouse Debt Assist Private Members Association on the date below and takes immediate effect as the governing document of the Association.

Signed on this 15th day of April, 2026

Founding Member

Name: Andrew James Spencer

Signature: 