

Grey Mouse Debt Assist Private Members Association

Terms and Conditions

1. Introduction

These Terms and Conditions govern participation in the Grey Mouse Debt Assist Private Members Association (“the Association,” “PMA,” “Club” or “Debt Assist PMA”).

By joining and remaining a member, you agree to abide by these Terms, the Charter, and the Articles of Association of the Association.

2. Status of the Association

- a. The Association is a Private Members Association formed under the common law right to freedom of association.
- b. It is an unincorporated, non-commercial, and non-corporate body.
- c. The Association is not a company, charity, or business, and it does not provide regulated financial or legal services.
- d. All activities take place within the private domain and are for the mutual benefit of members only.

3. Purpose

The purpose of the Association is to:

- Support and assist members in understanding and managing issues relating to debt.
- Share knowledge.
- Provide lawful and ethical education to help members make informed decisions;
- Foster a community of mutual aid and empowerment.

4. Nature of Membership

- a. Membership is private, voluntary, and by mutual consent.
- b. Membership does not constitute a commercial contract or create any legal duty of care, agency, or fiduciary relationship between members or officers.
- c. Members participate at their own discretion and remain personally responsible for their own actions and decisions.

5. Conduct and Expectations

Members agree to:

1. Uphold the lawful and ethical values of the Association;
2. Treat other members with respect, courtesy, and confidentiality;
3. Refrain from harassment, discrimination, or defamatory behaviour;
4. Respect that no member or officer may profit from the Association's work;
5. Use Association materials only for lawful, personal, and educational purposes;
6. Not represent themselves publicly as speaking on behalf of the Association without express authorisation.

6. Confidentiality and Privacy

- a. All discussions, records, and materials shared within the Association are confidential and for members' private use only.
- b. Members must not disclose another member's personal information, experiences, or correspondence without explicit consent.
- c. The Association processes member information in accordance with the principles of the UK GDPR and the Data Protection Act 2018, solely for administrative and communication purposes.
- d. The Association will never sell, trade, or share member data with third parties.

7. Disclaimer and Limitation of Liability

- a. The Association and its officers provide educational, information and advocacy assistance only.
- b. No part of the Association's work constitutes financial advice, legal representation, or debt management services under the Financial Services and Markets Act 2000.
- c. Members must make their own informed decisions when dealing with creditors, financial institutions, or legal processes.
- d. The Association, its committee, officers and members accept no liability for any loss, claim, or consequence arising from reliance on information shared within the Association.
- e. Participation is entirely at each member's own risk.

8. Governance and Administration

- a. The Association is governed by its Committee as defined in the Articles of Association.
- b. Decisions of the Committee, made in accordance with the Charter and Articles, are binding on all members.
- c. Members may raise issues or grievances in writing for Committee review.

d. All internal disputes shall be addressed privately through mediation or discussion in good faith.

9. Termination of Membership

Membership may be terminated:

- a. By voluntary resignation in writing;
- b. For breach of these Terms, misconduct, or behaviour potentially bringing the Association into disrepute;
- c. For misuse of confidential information or materials;
- d. Upon decision of the Committee, following fair review and notice to the member.

A terminated member forfeits any remaining paid donations and access to all Association materials, platforms, and events.

10. Contributions and Finance

- a. The Association may collect voluntary subscriptions or donations to cover administrative or educational costs.
- b. All funds are held in the name of the Association and used exclusively for its lawful purposes.
- c. No member or officer may derive financial profit from the Association's activities.

11. Intellectual Property

- a. All documents, training materials, and templates created by or for the Association remain its intellectual property.
- b. Members may use such materials for personal educational purposes but may not reproduce, publish, or distribute them outside the Association without written consent.

12. Dispute Resolution

- a. Any internal disagreement shall be addressed privately through discussion, mediation, or Committee review.
- b. Members agree not to pursue public or legal action against other members or officers in matters arising purely within the private activities of the Association, except where required by law.

13. Amendments

These Terms may be amended from time to time by the Committee with Notice of any change being communicated to all members.

14. Governing Law

These Terms and Conditions are governed by and interpreted according to the law of England and Wales and the principles of equity, fairness, and good faith under common law.

15. Using the Advocacy Service

You may end an ongoing Advocacy service engagement early, but in doing so you would forfeit your upfront donation deposit paid. This is to cover our committed costs for your advocacy onboarding, file preparation, creditor discovery, and deployment of our Advocacy system.

16. Acceptance of Terms

By joining the Debt Assist Private Members Association, the member confirms that they have read, understood, and agreed to these Terms and Conditions, and acknowledge that:

- Membership is voluntary and private;
- The Association operates lawfully but outside commercial jurisdiction;
- They remain personally responsible for their own affairs and decisions.
- Agree to the Grey Mouse Debt Assist PMA Agreement