



**The Money Advice Service**  
**Quality Framework for Organisations**

**Initial Application Guidance**

**Edition 3**

**(To be read in conjunction with Initial Application Form)**

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## Introduction and Overview

Thank you for your interest in submitting your Standard / Membership Code for assessment and accreditation against the Money Advice Service Quality Framework for Organisations.

This document contains details of:

- the application process for assessment against the MAS Quality Framework
- essential criteria for making a successful application
- guidance on how the application form and supporting evidence should be completed and compiled

## Glossary of Terms

Accredited Standard	Third Party Standard and / or Membership Code accredited against the Money Advice Service Quality Framework
MAS	The Money Advice Service
Quality Framework	The Money Advice Service Quality Framework
RE	Recognising Excellence

## Background

The Money Advice Service (MAS) Quality Framework was introduced in 2013 in order to raise the quality and consistency of debt advice across the UK. Providing a single baseline mechanism to quality assurance, the framework enables standards, membership codes, and training and qualifications in use across the debt advice sector to become accredited by MAS. The Framework comprises two interlinked and essential parts – the ‘organisational’ quality framework and the ‘individual’ quality framework, which together form the overall approach to assure the high quality delivery of a debt advice service. Please refer to the Money Advice Service Debt Advice Quality Framework for more details.

<https://www.moneyadviceservice.org.uk/en/corporate/raising-standards>

This application process supports the first element of the Quality Framework at ‘Organisational’ level. Defined under three high level areas of quality: Meeting Clients’ Needs; Well Governed; A Learning Organisation, the requirements of the Organisational Framework provide the foundation for raising both quality and consistency in the delivery of debt advice through the standards and quality systems that organisations adhere to. The framework covers organisational systems, governance, adviser skills and competence and outcomes for clients.

In addition to assessing alignment against the Money Advice Service Quality Framework for Organisations, the assessment process also considers the frequency, rigour and measures of the third party assessment process. Therefore, supplementary to Quality Framework for Organisations assessment criteria, the mapping exercise undertaken on behalf of the Money Advice Service will extend to frequency of the accreditation cycle, delivery mechanisms, assessment of advice, guidance to applicant organisations, the use of Assessors and related Assessor guidance, and finally, reporting protocols. These will be assessed with **equal importance** to the criteria of the MAS Quality Framework for Organisations.

Holding a quality standard or membership code that is accredited to the MAS Quality Framework is compulsory for those organisations that are grant funded by MAS. It is further recommended to non funded agencies as an independent measure of quality assurance and consistency, and to gain entry for free to client services into the MAS debt advice locator tool.

The Quality Framework for Organisations invites applications from Third Party Standards and /or Membership Codes that are relevant across the debt advice sector to apply for accreditation. The Assessor team will determine whether each Standard or Code, its assessment process and the Terms of Reference used by its Assessors and clients fully align to the requirements of the MAS Quality Framework. Our team of independent Assessors will determine whether the requirements of Third Party Standards and Membership Codes meet the MAS Quality Framework criteria or if further development is required before the Standard / Membership Code can be awarded accreditation.

### **Appointed Assessment and Mapping Organisation**

The Money Advice Service has appointed Recognising Excellence as its assessment body.

All application submissions or application enquiries should be made to:

Lucie Rainford  
Contract Manager  
Recognising Excellence  
Unit 3 Twigworth Court Business Centre  
Tewkesbury Road  
Twigworth  
Gloucester, GL2 9PG

Helpline: 07930 987 674

[lucie.rainford@recognisingexcellence.co.uk](mailto:lucie.rainford@recognisingexcellence.co.uk)

[www.recognisingexcellence.co.uk](http://www.recognisingexcellence.co.uk)

All application documentation is available to download from the Recognising Excellence website.

## Requirements and Procedures

1. Applications can not be processed unless all supporting information is received with the completed application form.
2. Completed applications will be sent to the specialist team of Assessors for assessment and mapping. Interim findings along with a draft report will be shared with you prior to a final recommendation being made.
3. Your application, requirements of the Standard / Membership code, and supporting assessment and Assessor documentation will be treated as confidential by us and/or anyone requested to assess the materials.
4. It is essential that we have access to any Terms of Reference, guidance and templates utilised by your assessing team that assist with the delivery of your assessment process.
5. Submissions via e mail and Drop Box are the preferred. If you would like to make a hard copy submission, please contact Recognising Excellence to discuss postal arrangements.
6. There is no requirement for an on-site intervention as part of this assessment process however there will be opportunities for 1:1 interaction between the Assessor and the applicant.

## Cost of Assessment

The full cost of the application and assessment process against the Quality Framework for Organisations will be borne by the MAS. This policy applies to all new and resubmitted applications and no charges will be incurred by you as the applicant organisation. It will be at the discretion of the MAS to apply a charge for any resubmitted applications where the time period lapsed falls outside of those detailed in the Service Level table below and may require full reassessment.

## Service Level Agreement

RE commit to working within the parameters identified below to ensure that your application is turned around as quickly as possible:

<b>Application Stage</b>	<b>Turnaround Time (working days)</b>
Application received and first stage check completed	2
1:1 between Applicant and Contract Manager (subject to applicant availability)	2
Allocation to Assessor	2
Assessor and Applicant 1:1 (subject to applicant availability)	5
Initial Assessment completed and interim findings shared	15
Assessor to finalise report and submit to RE for moderation	5
RE to undertake moderation activity	5
Final report and recommendation shared with MAS and applicant	2
Applicant to receive final report	2
<b>Variation of timeframes where assessment decision is Referred / Not Met</b>	
Missing documentation omitted from initial application (content exists)	5
Minor adjustments required to content	Up to 90 (3 months)
Major adjustments / re draft content	Up to 180 (6 months)
<b>Assessors will review re-submitted/re-drafted content within 5 working days of receipt. Timescales should be viewed as a maximum and provide for Third Party internal sign off procedures</b>	

## Attaining Accreditation from Money Advice Service

### The application process and assessment stages

The application process extends through several stages. Each of the stages is explained in this section:

#### Making an Application for Accreditation

Third Party Standard / Membership Codes owners will be required to submit a completed [Application Form](#). *and submit to RE.* Hard copy submissions are acceptable; however, it is preferred in electronic form. Supporting documentation may be provided through an online portal or via 'drop box' facilities, and via email. Please ensure instructions of how materials are included within your completed application.. The contact details for providing an application are provided above.

The application form requests basic details including address, contact numbers and the identity of the organisation's main point of contact. It is essential this individual is someone with sufficient knowledge and seniority to be able to manage the assessment process on behalf of the applicant and answer any queries from either Recognising Excellence or the appointed Assessor.

The application form must contain sufficient depth, supported by additional documentation (third party assessment criteria and Assessor protocols) to enable the assessment and mapping activity to commence. Any missing or incomplete documentation may result in a delay in our ability to process your application within the terms of our Service Level Agreement.

The submitted application must include as a minimum:

- The completed Application Form
- The completed Self Assessment Checklist
- Copy of the Quality Standard / Membership Code criteria
- Copy of any organisational guidance / publications to support third party applicants
- Copy of any Assessor Terms of Reference / guidance
- Copy of Assessor report / assessment summary templates
- Assessment cycle flowchart/ accreditation cycle
- Copy of any file review / peer to peer review criteria
- Copies of five redacted audit reports conducted in previous 12 months (See Audit Report Assessment Fact Sheet)

Upon receipt of the completed application and initial review of content will be made by the Contract Manager. Following this, an Assessor will be assigned to manage the assessment process and will act as the main contact with the applicant's designated point of contact. The Assessor will complete a review of the self assessment checklist combined with the formal assessment and mapping activity. This is the process whereby the Assessor makes a systematic comparison between the requirements of the Quality Framework for Organisations and the evidence provided by the applicant.



## 1a Completing your Application form

In addition to assessing alignment against the MAS Quality Framework for Organisations, the assessment process also considers the frequency, rigour and measures of the third party assessment process. Therefore, supplementary to third party assessment criteria, the mapping exercise undertaken on behalf of the MAS will extend to frequency of the accreditation cycle, delivery mechanisms, assessment of advice, guidance to applicant organisations, the use of Assessors and related Assessor guidance, and finally, reporting protocols.

The following guidance is intended to support you with the completion of the Application Form:

<b>Page 2</b>	<b>Applicant Details</b>	
<b>Page 3</b>	<b>Quality Standard / Membership Code Overview</b>	The application form requests basic details including address, contact information and the identity of the main point of contact. This individual should have sufficient knowledge and authority to be able to manage the assessment process and answer any queries from either RE or the appointed assessor
<b>Page 4</b>	<b>Assessment Process Delivery Mechanisms</b>	<p>Consideration should be given to the following;</p> <ul style="list-style-type: none"> <li>• Is the assessment process delivered through third party agents i.e. independent assessment bodies?</li> <li>• Is the assessment a site based audit or completed remotely?</li> <li>• Who undertakes the assessment activity i.e. team of assessors, internal champions etc...</li> <li>• What is the typical duration of the assessment activity?</li> <li>• Is the assessment process subject to any form of file review / peer to peer review?</li> <li>• Applicant organisations able to access any form of consultancy / guidance /publications to support their preparation for assessment?</li> <li>• Does assessment activity result in a formal assessment summary i.e. report?</li> <li>• How frequently is assessment criteria reviewed?</li> </ul>
<b>Page 5</b>	<b>Frequency of Assessment / re assessment</b>	<p>Consideration should be given to the following:</p> <ul style="list-style-type: none"> <li>• How long is accreditation valid for?</li> <li>• The different stages of the assessment and accreditation cycle i.e. desktop / interim assessment / full re assessment</li> <li>• Do any risk based interventions result in a further assessment taking place before the anniversary date?</li> <li>• What procedures are in place to review any</li> </ul>

		<p>identified remedial actions?</p> <ul style="list-style-type: none"> <li>• What actions are taken if an organisation fails to respond to identified remedial action following an assessment / re assessment?</li> <li>• What actions are taken if an accredited organisation fails to renew their certification?</li> </ul>
<b>Page 6</b>	<b>Function of the assessor</b>	<p>Consideration should be given to the following:</p> <ul style="list-style-type: none"> <li>• Are assessors employed or independent?</li> <li>• How frequently are the assessing team reviewed / re trained?</li> <li>• Do assessors work to any Terms of Reference or assessment guidance?</li> <li>• Do assessors have access to any standard reporting documentation and checklists?</li> <li>• What quality assurance processes are in place to assure the integrity of the assessment process?</li> </ul>
<b>Page 7</b>	<b>Further Information</b>	<p>Consideration should be given to the following:</p> <ul style="list-style-type: none"> <li>• Any unique terminology that the assessor should be aware of when conducting the assessment</li> </ul>
<b>Page 8</b>	<b>Document Checklist</b>	
<b>Page 9 - 10</b>	<b>Conditions of Accreditation Award</b>	<p>Accreditation is awarded for a 3-year period and is subject to the following conditions. In addition to those set out below and in advance of the 3-year anniversary of award, owners of accredited standards / codes will be invited to reapply for accreditation.</p> <p>Condition 1: <a href="#">Regular submission of organisational data</a></p> <p>Condition 2: <a href="#">Audit report assessment process</a></p> <p>Condition 3: <a href="#">Promotion of accreditation</a></p> <p>Condition 4: <a href="#">Changes to standard / code</a></p> <p>Condition 5: <a href="#">Amendment of MAS Quality Framework</a></p>

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## **2. Self Assessment Document (Self Assessment Checklist against the Quality Framework for Organisations)**

To support the assessment process, applicants will be required to self assess alignment of their third party Standard / Membership Code against the Quality Framework for Organisations. This process will help identify any variations of terminology and approach. Our Assessor will repeat the exercise as part of the formal mapping and assessment approach.

### **3. Access to supporting documentation**

In addition to the individual assessment criteria of Third Party Standards and Membership Codes, the assessment process will also consider any guidance, templates and terms of reference used by applicant organisations, its' members, and / or the third party Assessor team. Potentially, amendments may be required to third party assessment criteria before full accreditation can be recommended to MAS. Any such changes will need to be incorporated fully into these points of reference and it is therefore essential that these form part of the assessment methodology.

Furthermore, the consistent and thorough application of the Quality Framework within assessment practice across accredited standards and membership codes is a vital element for both effectiveness and credibility of the Scheme. To ensure therefore that what has been accredited is being practically applied in a uniform manner, checks of actual assessment activity is required. This approach also helps the continuous improvement of the Framework itself by identifying areas in which development may be required such as clarifying ambiguous guidance or reinforcing weak areas of accreditation practice.

### **4. Assessment and Mapping Exercise**

Assessments conducted as part of the application process against the Quality Framework for Organisations will be undertaken by Recognising Excellence Assessors as appointed by the Money Advice Service, according to standard procedure.

The assessment process has been designed to provide an objective and consistent framework for quality control for the Money Advice Service. There is no requirement for an on-site intervention as part of this assessment process however there will be opportunities for 1:1 interaction between the Assessor and the applicant.

The approach of Recognising Excellence to the initial assessment will be to align the assessment criteria of Third Party Standard or Membership Code against the requirements of the Quality Framework for Organisations. The Framework is set out against three high level areas of quality: Meeting Client's Needs; Well Governed; A Learning Organisation. In addition to the criteria within the Framework, the assessment process will also consider the measure, frequency and rigour of the third party assessment process, along with a sample of anonymised audit reports.

Assessments will commence with an introductory opening meeting (telephone / Skype) during which the Assessor will be introduced, and process and reporting arrangements explained. The Assessor will seek evidence against each criteria of the Quality Framework. This evidence will typically be found within the Third Party Standard / Membership assessment scheme criteria. The Assessor will remain in contact with the applicant throughout the assessment and mapping exercise to ensure that the evidence presented has been correctly understood. Variances in terminology and anomalies may be clarified through discussions with the nominated point of contact.

Following assessment, the Assessor may consider it necessary for a revision to be made to the Third Party Standard / Membership code before accreditation can be awarded. Prior to preparing the final assessment report, there will be an opportunity for the Assessor to discuss his / her interim findings and recommendations with the main point of contact. This intervention will ensure that the Assessor's interpretation of the evidence presented is correct and provide an opportunity to address any points raised and for additional or revised content to be submitted.

### **5. Alignment against the Quality Framework for Individuals (requirement 2.6 of the MAS Quality Framework)**

In order to receive accreditation against the Quality Framework, applicants will need to ensure that their assessment criteria support the Quality Framework for Individuals. This will require a review and analysis of individual learning records / training plans and evidence of such (where appropriate) for any individual involved in the provision of debt advice.

Assessment of these requirements should not be undertaken on a sample basis, and the methodology should be applied to each individual involved in the client debt advice journey. It is important to note that the process is designed to determine whether individuals have achieved the minimum baseline knowledge for the roles they hold and is not intended to measure the impact of the training or qualification that have undertaken.

Practically, this will involve a review of the learning and training records for each individual debt Advisor to determine whether advice is being provided by trained and qualified Advisors in line with the Money Advice Service Quality Framework for Individuals. The methodology applied should consider the level and complexity of the learning achieved and whether it is appropriate to the role. For example, if an individual is representing a debt client in court, has training and learning been achieved to Court Representation level.

When reviewing the requirement, consideration should extend to whether the source of any learning evidenced is an accredited and therefore approved course or qualification against the Money Advice Service Individual Framework. This will involve the systematic comparison of the learning records against the list of MAS accredited training/qualification programmes. The full and current list of accredited training and qualifications can be found within the Money Advice Service website

To support you with the implementation of this process, a comprehensive set of guidance has been developed to ensure consistency of application both for the organisations that you assess and the Assessor teams you work with which can be obtained directly from Recognising Excellence.

Recognising Excellence will provide an additional support with this via a full Assessor team briefing session, which will be arranged as part of the application process.

## 6. Assessment Outcomes

The nominated point of contact will be provided with a detailed report and an assessment summary.

For each criteria of the Quality Framework for Organisations, a judgement will be made on how closely the applicant criteria align to the requirements of the MAS framework. The following table identifies the possible assessment outcomes:

Definition	Meaning
Met	The evidence presented fully meets and / or exceeds the requirement of the Quality Framework for Organisations. There may be a list of highlighted good practice or areas suggested for improvement but this will not be subject to further review.
Partially Met	<p>The evidence presented meets some of the criteria within the Quality Framework for Organisations. There are minor concerns and /or inference has had to be made by the Assessor as some points are not fully demonstrated or evidenced.</p> <p>The criteria that are not met will be outlined in the report with a suggestion of the amendment required. A timeframe will be agreed between both parties for re submission. As a guideline, it is suggested that a period of 90 days (3 months) is sufficient for minor changes. Where more significant changes are required a period of 180 days (6 months) is suggested. These guidelines should be viewed as a maximum.</p>
Not Met	<p>Does not meet any of the requirement.</p> <p>The detail within the assessment report will form the basis of an action plan. Recognising Excellence will maintain dialogue with the applicant to encourage a future re submission.</p>

The detailed report will record how the applicant provided evidence for meeting the requirements of the Quality Framework for Organisations and how this was measured during the assessment and mapping exercise and what, if any changes are needed. This report will form the basis of future assessments and is intended to be helpful for internal development and continuous improvement.

The detailed report will set out any areas where the applicant does not meet the requirements of the Quality Framework (if applicable) and these areas will form the basis of an action plan.

Accreditation will only be recommended in cases where Third Party Standards and Membership codes fully meet the requirements of the Quality Framework for Organisations and the supplementary considerations regarding frequency, rigour and measures of the third party assessment process.

## 7. Decisions and Recommendations

### a. Recommendations for Accreditation

Once the Assessor has verified that the requirements of the Quality Framework for Organisations have been evidenced in full, a final report will be prepared. The report will be subject to internal quality assurance checks and moderation activity following which a recommendation will be made to MAS to accredit the Third Party Standard or Membership Code. A copy of the final report will be submitted to MAS and also to you for your own records.

### b. Conditional Award

Conditional accreditation may be awarded at the discretion of the MAS. When determining any conditional award, the MAS will take into account the extent and impact of the missing criteria. Any Third Party Standard or Membership Scheme that has conditional accreditation will have six months to make the relevant changes and resubmit these to Recognising Excellence for review. Upon satisfactory review, a recommendation for full accreditation award will be made to MAS.

### c. Re Submissions

Where the Assessor identifies a requirement for content to be revised in order to fully address the requirements of the Quality Framework for Organisations, a timeframe will be agreed as to when this should be re submitted. In instances where minor amendments are required, i.e. a process change, we will encourage a re submission in a short space of time and suggest a period of 90 days will be sufficient in most cases.

Where more complex amendments are required, i.e. amendments to assessment criteria, it is suggested that a period of 180 days is realistic. These timeframes are suggested guidelines and RE will remain in constant dialogue with you to determine an appropriate timeframe with you for re submission.

Any re-submissions outside of the timeframes above may be subject to full reassessment and a discretionary fee of up to £1500 + VAT may apply.

## 8. Accreditation Award

- Upon accreditation, a certificate will be issued which will be valid for a period of not more than 36 months. At this point a further review will be necessary. A further assessment may be required before this if the Third Party Standard / Membership code undergoes revision to content or if there is a process change. (See Conditions of Accreditation page 21).

## 9. Outcomes

Every review will generate a report outlining the findings of the assessment. This report provides a general summary of the assessment and standards audit approach, specific good practice evidenced and any development or remedial action identified alongside a detailed breakdown of performance against each of the criteria that constitute the MAS Quality Framework.

Both the standard/membership code owner and the Money Advice Service will receive a copy of the report and, where applicable, an action plan detailing areas for development or requirements to maintain accreditation following the check. Standard and membership code owners will also be invited to a feedback session so that audit check findings can be discussed and any development activity agreed with timescales.

Any areas critical to the ongoing compliance to the MAS Quality Framework will be identified and a period of corrective action applied by the MAS assessor body which will not exceed 90 days from receipt of notification of actions required.

## 10. Appeals and Dispute Resolution Policy

### Grounds for Appeal

An appeal process is available to all applicants facing a refusal, suspension or withdrawal of accreditation against the Money Advice Service Quality Framework at any stage in the process following the submission or resubmission of an application.

The applicant may appeal on the following grounds:

- The Assessor did not take full account of all the evidence available
- The decision taken by the Assessor/assessing organisation was unreasonable
- The provider can make the appropriate revisions required to content and/or processes within a reasonable time so as to bring the Standard / Membership Code up to the required standard. A period of six months from the date of the assessment is considered reasonable.

An appeal on the grounds of unreasonableness will need to demonstrate that the information provided has been misinterpreted, or had been given undue weight in the context of the assessment process or that the Assessor had failed to take into account material evidence/facts in existence at the time of the assessment.

Suspension or withdrawal may occur as a result of a breach of the conditions of accreditation.

### Appeals Process

## Stage One

Organisations are encouraged to discuss their concerns with the appointed Assessor in the first instance. The assessment process provides for an interim report and initial findings to be shared during the 'live' assessment. The assessment decision at this stage is not viewed as final and therefore provides an opportunity for any concerns relating to a misinterpretation of the application and supporting content to be raised.

If consensus cannot be agreed with the Assessor, Organisations can submit their formal appeal in writing to the MAS Contract Manager at Recognising Excellence.

## Stage Two

Organisations must submit their formal appeal in writing to the MAS Contract Manager at Recognising Excellence within 21 days of the date of formal notification of the assessment outcome. The written appeal and any documentation in support should be submitted, along with the grounds for the appeal and reason why the decision is contested.

The MAS Contract Manager of Recognising Excellence will acknowledge receipt of the appeal and launch the appeals process within 5 working days. Notification of the appeal will be communicated to the Money Advice Service at this point.

The MAS Contract Manager will investigate the factual matrix of the challenge by reviewing the appeal documentation, the original application and supplementary documentation, and through discussions with the Assessor. The MAS Contract Manager will determine whether to:

- Allow the appeal
- Order a re-audit
- Confirm refusal, suspension or withdrawal of the accreditation

Within a maximum of 15 working days from the date of the formal appeal letter, the MAS Contract Manager will provide the applicant with a written explanation, together with disclosure of all relevant materials of how the decision was reached.

## Stage Three

If the appeals process determines the need for a re-audit, this will be completed within 15 working days. A revised report will be shared with you upon completion of the re-audit. A full report of the investigation and findings of the re-audit will be shared the Money Advice Service. The decision of the MAS Contract Manager and/or outcome of the re-audit will be deemed as final.



## 11. Conditions of Accreditation Award

The following conditions apply to all quality standard and membership codes awarded accreditation to the Money Advice Service Quality Framework. There may be additional conditions, tailored to the specific standard / code and based on recommendations from MAS's assessor body following assessment. Any additional conditions will apply alongside those detailed below. All conditions will be set out in the award letter.

Accreditation is awarded for a 3-year period and is subject to the following conditions. In addition to those set out below, and in advance of the 3-year anniversary of award, owners of accredited standard / codes will be invited to reapply for accreditation.

### Condition 1: Regular submission of organisational data

Owners of accredited standards and codes are required to return, on an annual basis, a complete and accurate spreadsheet detailing all organisations holding the standard or code including all assessment activity. On a quarterly basis, owners of accredited standards and codes are required this list by exception.

See [Data Submission Fact Sheet](#) for more detail

### Condition 2: Audit report assessment process

Owners of accredited standards and codes are required to submit a minimum of 5 audit reports (randomly selected anonymised reports), in addition to current assessor guidance, when requested during the award period (maximum annually). Organisations will be given 28 calendar days' notice prior to submission. Following assessment, written feedback will be provided by the Money Advice Service assessor body within 28 days of submission. Outcomes of this process may include one of the following:

- Confirmation of continued MAS accreditation
- A meeting with MAS within 28 calendar days to discuss and agree potential actions to maintain accreditation award

Both the submission of the audit reports and closing out any corrective action forms part of this condition.

See [Audit Report Assessment Fact Sheet](#) for more detail.

### Condition 3: Promotion of accreditation

Owners of accredited standards and codes are required to comply with instructions or promotional activity relating to the MAS Quality Framework and the accreditation award.

See [Promotion Fact Sheet](#) for more audit detail.

#### **Condition 4: Changes to standard / code**

Accreditation is valid for a period of 36 months. Owners of accredited standards and codes are required to notify the Money Advice Service, and follow the reassessment process, in the event of changes being made to the standard / code. Changes may arise as a result of internal review or through a change of legislation. Any change, however minor, should be notified to both parties who may consider it appropriate for a further assessment

See [Changes to Standard / Code Fact Sheet](#) for more detail.

#### **Condition 5: Amendment of MAS Quality Framework**

When there are changes to the MAS Quality Framework, owners of accredited standards and codes are required to follow the assessment process.

See [Changes to Quality Framework Fact Sheet](#) and [End of Award Fact Sheet](#).

### **12. Annual Audit Report Check**

The Money Advice Service is committed to ensuring the integrity of the MAS Quality Framework and accreditation process through consistent and robust assurance processes. As part of this commitment MAS will assess a sample of records from recent audits conducted by the Accredited Standard organisations that hold the Accredited Standard.

#### **Sample of audit reports**

The evidence submitted for assessment must:

- Consist of 5 redacted assessment reports
- Have been conducted within the 12 months prior to the check
- Include a copy of the current Accredited Standard and Terms of Reference / Guidance documentation for those assessing on behalf of the Accredited Standard

#### **Frequency of assessment**

The earliest audit report assessments will be requested is following an Accredited Standard's first anniversary of award of accreditation against the MAS Quality Framework.

Thereafter, Accredited Standard owners may be asked to submit samples on an ongoing basis throughout the lifetime of accreditation but no more often than once per annum. Organisations will be provided with 20 working days to submit upon request.

## Assessment Outcomes

Audit reports will be assessed and a report outlining the findings of the assessment created within **20 working days of submission**. The report provides a general summary of the assessment, the Accredited Standard's audit approach and good practice evidenced. Any areas for development or corrective action identified in order to maintain accreditation to the MAS Quality Framework will also be provided.

Both the Accredited Standard owner and the Money Advice Service receive a copy of the report and, where relevant, a draft action plan detailing areas for development or requirements to maintain accreditation following the check.

Accredited Standard owners are also invited to a feedback session to review the assessment and agree any development activity. This is a agreement where corrective action to maintain accreditation has been identified. Accredited Standard owners will be given no more than **60 working days** to complete all actions.

Failure to engage in the process or complete corrective actions by agreed deadlines will affect ongoing compliance to the MAS Quality Framework and will result in withdrawal of the award (See [Withdrawal Fact Sheet](#)).