

Complaints Policy

Money Lifeline views complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person or organisation that has made the complaint.

Our policy is:

- To provide a fair complaints procedure that is clear and easy to use for anyone wishing to make a complaint
- To publicise the existence of our complaints procedure so that people know how to contact us to make a complaint
- To make sure everyone at Money Lifeline knows what to do if a complaint is received
- To make sure all complaints are investigated fairly and in a timely way
- To make sure that complaints are, wherever possible, resolved and that relationships are repaired
- To gather information which helps us to improve what we do.

Definition of a complaint

A complaint is any expression of dissatisfaction, whether justified or not, about any aspect of Money Lifeline.

Where complaints come from

- Complaints may come from any person or organisation that has a legitimate interest in Money Lifeline including centre clients and staff
- A complaint can be received in person, by phone, by email or in writing.

Confidentiality

All complaint information will be handled sensitively, telling only those who need to know, and following any relevant data protection requirements.

Responsibility

Overall responsibility for this policy lies with the trustees of Money Lifeline. Its implementation is the responsibility of the management team.

Review

This policy is reviewed every year and updated as required.

Monitoring and learning from complaints

All complaints will be recorded and kept on file, including those which were resolved without being put in writing by the complainant. The complaint management form will be used to do this. All complaints will be treated in accordance with the Confidentiality Policy.

The Secretary of the Money Lifeline trustees will make a report once a year to the trustees summarising the nature of complaints received and how they were resolved.

Publicising the procedure

The centre managers are responsible for ensuring that leaflets are displayed in the interview room, as well as at all outreach sessions and on home visits. They will ensure that all leaflets clearly explain the procedure for making a complaint.

Clients should be given a 'Compliments, Comments and Complaints' leaflet prior to or during their first appointment at Money Lifeline and offered the Financial Ombudsman Service (FOS) leaflet, 'Want to take your complaint further?' if they are wanting to make a complaint or are unhappy with the service provided.

Appendix 1

Practical guidance for handling verbal complaints

- Remain calm and respectful throughout the conversation
- Listen - allow the person to talk about the complaint in their own words. Sometimes a person just wants to "let off steam"
- Don't debate the facts in the first instance, especially if the person is angry
- Show an interest in what is being said
- Obtain details about the complaint before any personal details
- Ask for clarification wherever necessary
- Show that you have understood the complaint by reflecting back what you have noted down
- Acknowledge the person's feelings (even if you feel that they are being unreasonable) - you can do this without making a comment on the complaint itself or making any admission of fault on behalf of Money Lifeline e.g. "I understand that this situation is frustrating for you"
- If you feel that an apology is deserved for something that was the responsibility of Money Lifeline, then apologise
- Ask the person what they would like done to resolve the issue
- Be clear about what you can do, how long it will take and what it will involve
- Don't promise things you can't deliver
- Make sure that the person understands what they have been told
- Wherever appropriate, inform the person about the available avenues of review or appeal.