

Complaints Policy & Procedure - Client

Policy

Money Lifeline (ML) 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. Every ML client will be given an opportunity to compliment, comment or complain about the service they receive from ML.

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 ML knows what to do if a complaint is received
- To act in a responsive, friendly and sensitive manner
- 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 as quickly as possible
- 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 the service received from ML.

Where complaints come from

- Complaints may come from any person or organisation that has dealt with ML
- A complaint can be received in person, by phone, by email or other durable format.

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 ML. Its implementation is the responsibility of the management team.

Review

This policy is reviewed regularly and updated as required to ensure it remains compliant with the Dispute Resolution requirements in the FCA Handbook (DISP).

Procedure

Contact Details for Complaints:

Written complaints may be sent to ML's office at the Sarum Hill Centre, Sarum Hill, Basingstoke RG21 8SR or by e-mail to moneylifelinebasingstoke@gmail.com. Verbal complaints may be made by phone to 07954 040961 or in person to any of ML's advisers.

Receiving Complaints

Complaints can be made by any reasonable means. Complaints received by telephone or in person will be recorded.

The ML adviser that receives a phone or 'in person' complaint should:

- Write down the facts of the complaint
- Take the complainant's name, address and telephone number
- Note down the relationship of the complainant to ML
- Tell the complainant that ML has a complaints procedure
- Tell the complainant what will happen next and how long it will take. The complainant will be given the name of the manager likely to be handling the complaint (normally David unless he is on holiday or the complaint relates to one of his clients) and told that he can be contacted through the ML office.
- Where appropriate, ask the complainant to give an account of their complaint in their own words.

Once a complaint has been received ML will acknowledge receipt within 3 of the centre's working days. All complaints will be fully and fairly investigated with remedial action taken where needed.

Resolving Complaints Procedure

In many cases, a complaint is best resolved by the person responsible for the issue being complained about. If the complaint has been received by that person, they may be able to resolve it swiftly and should do so if possible and appropriate. Whether or not the complaint has been resolved, the complaint information should be entered on a complaint management form and passed to the manager named above as quickly as possible.

If the complaint is about one of the centre managers the complaint will be overseen by the other manager.

On receiving the complaint, the manager handling the complaint will record it in the complaints log. He will ensure that satisfactory, impartial, timely and adequate consideration is given to resolve the complaint, escalating the complaint to the trustees where necessary.

If it has not already been resolved, he may allocate it to an appropriate impartial person to investigate it and to take appropriate action. Alternatively, the manager may undertake this action himself if he is not involved in the case.

If the complaint relates to a specific person, that person will be informed and given a fair opportunity to respond.

Complaints will be acknowledged by the manager handling the complaint within 3 of the centre's working days in a durable format. The acknowledgement will say who is dealing with the complaint and when the person complaining can expect a reply. A copy of ML's complaints procedure will be attached. The response will summarise the complaint.

The investigation will be thorough and impartial, and will include an examination of appropriate records, and the interviewing of any persons implicated.

The complainant will be kept informed of progress throughout the investigation.

Where ML believes that another organisation is solely or jointly responsible for the matter raised in the complaint, then the complaint will be forwarded as appropriate, and the complainant will be advised accordingly.

Ideally complainants should receive a final response within four weeks and no later than eight weeks (56 days) determining if we accept or reject the complaint. If ML is unable to finish reviewing the complaint within this period, the complainant will receive a letter explaining why, and stating when a final response will be provided.

ML will consider and undertake action where necessary to correct any mistakes.

In the event of any delays ML will ensure that the complainant is kept up to date in a durable format.

The reply to the complainant will describe the action taken to investigate the complaint, the conclusions from the investigation, and any action taken as a result of the complaint. Draft letter attached as a guide.

The manager handling the complaint will write an investigation report, which will include: the action taken to investigate the complaint, the conclusions from the investigation, and any action taken as a result of the complaint. This will be considered by the trustees as part of their annual review of complaints.

A complaint may be resolved quickly where neither the response or acceptance had to be in writing. In these circumstances, where the complaint is resolved by the end of the 3rd centre working day after receipt being acknowledged, ML will provide a letter referring to the complaint and that it is now considered to be resolved, and advising that if the complainant is not satisfied they may be able to refer the complaint to the Financial Ombudsman Service within 6 months of this communication.

Complaints records will be kept for a minimum of 3 years from the date the complaint was received.

If the complainant has not received a final response from ML within 8 weeks (56 days) from receipt of the complaint, or has received a response and doesn't feel it has resolved the complaint, then the complainant can contact the Financial Ombudsman Service within 6 months.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

website: www.financial-ombudsman.org.uk

email: complaint.info@financial-ombudsman.org.uk

phone: 0800 023 4567 or 0300 123 9123

For further information around complaints then refer to the link below

<https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

ML will cooperate fully with the Financial Ombudsman Service (FOS) and will comply promptly with any settlements or awards made by it. The complainant will be made aware that the FOS cannot consider a complaint referred more than 6 months after the summary or final response was sent, or more than 6 years after the event complained of or (if later) 3 years from the date on which the complainant became aware that they had a cause for complaint. These time limits apply to any complaints made to ML.

Monitoring and learning from complaints

Complaints will be recorded in a log which will be reviewed by the ML managers & adviser team on an ongoing basis. Once a complaint has been satisfactorily resolved or the FOS has

made a judgment, a team meeting will be held with any actions, training or learning points identified and then included within the complaints log. A note of when the identified actions have been completed will also be included with the log to ensure they have been carried out in a timely manner.

ML's OSM will annually monitor any complaints through checking the complaints log at the annual audit visit. Any action and learning points that have been implemented will be discussed and help will be given to identify any trends that may indicate a need to take further action by the ML trustees. Any further actions arising will be minuted within the Audit visit report form and followed up by the OSM within the designated time period to ensure they have been actioned.

The Secretary of the ML trustees will make a report once a year to the trustees summarising the nature of complaints received and how they were resolved. The trustees will identify any trends that may indicate a need to take further action.

All complaints are reported to the Financial Conduct Authority annually as part of ML's reporting requirements

Complaints Response Letter Template

Centre address

Dear

Re: Your complaint about Money Lifeline

Complaints Ref:

Client ref:

I write in response to your complaint dated XXXXXX. I have now completed my investigation into the complaint and I have set out my findings below, which I hope will clarify our position and help resolve the matter to your satisfaction.

Background

[Put in a bit about the case here- why they came to us what they wanted etc - from CoAs etc]

Your Concerns

[Summarise why they have complained - from their complaint letter etc]

Findings

[Factual information about what has gone on & why]

Conclusion

[why you have not upheld the complaint- or if you have what you are going to do about it]

What happens next

I appreciate the trouble you have taken to get in touch with us. If, having read through my findings, there is anything you would like to discuss, please contact me via the address, email or phone number details at the top of this letter.

Your complaint has been dealt with in accordance with Money Lifeline's complaints procedure. If you are not satisfied with the outcome, you have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge - but you must do so within six months of the date of this letter. Money Lifeline will cooperate fully with the Financial Ombudsman Service and comply promptly with any settlements or awards made by it

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Yours sincerely

{Name & Position}