

Complaints Procedure

Introduction

The purpose of the Complaints Procedure is to address, and if possible, resolve clients' dissatisfaction with the nature of the service or their treatment while making use of the service.

1. Definitions

- For the purposes of this policy the term 'client' is taken to refer to any service user that interacts with Talking Money.
- For the purposes of this policy, the definition of a "complaint" is "*any expression of client dissatisfaction, however it is expressed*".

2. Identifying Complaints

Complaints may be identified by checking incoming post, telephone, fax, email messages or in person by the client. All expressions of dissatisfaction must be noted on the client's file and reported to the relevant service/team manager within Talking Money.

3. Financial Claims:

If the complainant formally notifies Talking Money that he/she wishes to bring a financial claim against Talking Money, Talking Money's Chief Executive and professional indemnity insurers should be notified immediately and the insurer's instructions should be followed rather than this complaints procedure, irrespective of what stage the complaints procedure has reached.

4. Complaints Procedure

All Talking Money clients regardless of how they access the service will be informed that there is a written complaints procedure and how to access it. When a client of Talking Money indicates she/he wishes to complain about Talking Money's service, she/he should be offered the opportunity to make a complaint in writing, by fax, by email, by telephone or in person.

Talking Money has a three stage complaints procedure but where possible we endeavour to resolve the complaint at the earliest possible stage.

4.1 Stage 1

The complaint will need to be passed to the appropriate Manager i.e. Services Manager, Office Manager, Energy Advice Project Manager, or Projects and Partnerships Manager who will record the nature of the complaint in Talking Money's complaints records and on our case management system, Advice Pro.

The appropriate Manager will look into the complaint and where appropriate speak to the complainant and/or the member of staff concerned. A written response will be offered to the client by the Manager within 28 days of receipt of the complaint, confirming any action being taken as a result.

4.2 Stage 2

If the Manager has not been able to help, or if the complainant is dissatisfied with Talking Money's response during Stage 1 the complaint will be escalated to the Chief Executive at Talking Money. Should a complaint be passed onto Stage 2; if it has not already been documented in writing the formal complaint must be presented to Talking Money in writing by the client (If necessary, support should be offered to help the client put their complaint in writing).

The Chief Executive will look into the complaint and if possible arrange a course of action with the complainant. The Chief Executive at Talking Money will confirm this in writing within 28 days.

4.3 Stage 3

If the matter is still not resolved to the client's satisfaction a formal complaint to the Chair of the Trustees can be made – this should be addressed to the Chair of Trustees c/o the Chief Executive at Talking Money. They will arrange for one or more Trustees to meet with the client to review their complaint, within fourteen days of receiving the complaint if possible. The client may have a friend or partner present at the meeting if required. An agreed written record of the discussion will be made.

Following this review the Chair of Trustees (or their Trustee representative) will write to the complainant outlining the nature of the complaint and the findings of the Trustees, an explanation as to how their decision was reached and whether the complaint is upheld (even in part) or not. The Trustees' decision is final and the complainant has no right of appeal within the organisation. The letter confirming the decision must advise the client that they have the right to complain to the Financial Ombudsman Service (FOS) if they feel the issue has not been resolved by Talking Money's internal complaints procedure. The address, phone number and website for FOS should be included in the letter.

If the complaint is about the Chief Executive of Talking Money it should be referred directly to Stage 3.

5. Redress

If the Chief Executive's or Trustees' decision is such that the complaint is upheld (even in part), redress may be offered to the complainant.

In deciding the level of redress, the Chief Executive of Talking Money or the Trustees must make their own determination given the facts of each case and the level of dissatisfaction, loss or inconvenience incurred by the complainant.

Options include:

- an apology, written/or verbal from Chief Executive or the Trustees or their representatives
- an agreement to consider developing and/or improving policies or procedures where these appear to be at fault
- agreement to undertake specific work on behalf of the user

Financial compensation should not normally be considered as a method of redress and in any case should **only** be considered where the user is **known** to have incurred financial loss **and only** in respect of small financial loss where the fault of the Talking Money is indisputable, e.g. replacement of original documents lost/destroyed while in Talking Money’s possession. Before any undertaking to pay financial compensation is given, such a recommendation must be authorised by the Chair of Trustees.

6. Link with Disciplinary Procedure

Where a member of staff is found to have breached his/her terms and conditions of employment and this contributed to the matter which gave rise to the complaint, the Chief Executive, in consultation with the Chair of Trustees, reserves the right to invoke the disciplinary procedure. This will be treated as a separate matter from the complaint because the objectives of the Disciplinary Procedure are different to that of the Complaints Procedure. Disciplining any member of staff can therefore **never** constitute redress in respect of an upheld complaint.

7. Monitoring Complaints

The central record of complaints is held on the Management drive and can only be accessed by members of the management team. The Data Officer will compile a report summarising the number and content of any complaints quarterly to the management team. Trustees are informed of any complaints received on a bi-monthly basis and discussed at the board meetings. Complaints will be reviewed annually by the Senior Management Team for trends or patterns and any appropriate action needed (e.g. changes to Talking Money procedures). A central record of all complaints must be kept irrespective of whether the complaint is withdrawn, or what stage it reaches. The number of complaints received in relation to Talking Money’s regulated debt advice are reported to the Financial Conduct Authority in the annual return to them.

Reviewed and approved by Talking Money’s Board of Trustees: 1st October 2014

Last updated by the Senior Management Team June 2016