The C&L Group of Companies

Training Sheets on Complaints Handling

Issue Status and Control

The issue status is indicated by the issue number in the table below. It identifies the issue status of this document.

When any part of this document is amended, a record is made in the Amendment Log shown below.

The document can be fully revised and re-issued at the discretion of the Management Team.

The Policy Document will be reviewed on an annual basis as standard.

Please note that this policy is only valid on day of printing.

Issue	Amendment	Date	Initials	Authorised
1	1st Authorised Issue	8/8/13	NR	
2	Issue Status and Control Inserted	25/02/14	GH	
3	Policy Fully Updated	18/02/15	GH	
4	Policy Full Updated	18/7/16	GH	

Training Sheets on Complains Handling

Key Points

The C and L Group of Companies and its Subsidiaries is committed to providing a quality service. This entails that we listen and respond to the views of our service users so that we can continue to improve our service. If a complaint is raised, we treat this very seriously and as such we have implemented a rigorous policy to ensure they are dealt with in an appropriate and efficient manner.

Aims

- To ensure it is as easy as possible to make a complaint.
- To ensure each complaint is taken seriously whether by phone, letter, email, fax or in person.
- To ensure all complaints will be dealt with promptly within 24 hours or until such a time as a response has been given by the client.
- To ensure our responses are adequate and satisfactory. If we are in the wrong, we will issue a sincere apology and work towards the same error not occurring again in future.
- To ensure all complaints are logged and fully auditable allowing for maximum transparency.
- We aim to learn from complaints and use them to improve our service.

What constitutes a complaint?

To effectively deal with complaints we must first be able to define exactly what this means. A level of discretion is always going to be required.

- Has the subject stated that they wish to officially make a complaint?

- Are there grounds for an official complaint to be raised? (While we aim to make every effort to resolve all legitimate complaints it must be ensured that time wasting queries are not bought to the attention of senior management on a regular basis. Doing so will waste time that could otherwise be spent solving genuine issues.)

The following must be considered when making judgement on whether the account is escalated through the formal complaints channels:

- Has the debtor raised previous similar queries?
- Is the subject known to be vulnerable?
- Do the previous searches make it look likely the subject is not present at the address we hold?
- Has the client already contacted us to pass over any new information?
- Has the subject already been in touch yet no action was taken?

This is of course subjective and an exhaustive list would not be possible to compile. A level of discretion and initiative will need to be shown and when training is provided all agents will be shown in depth how to judge queries that have been raised.

How can a Customer make a Complaint?

To make sure anyone who wishes to raise a complaint has the ability to do so we aim to have as many channels of contact open as possible. People wishing to raise an issue with us can do so by telephone, email, letter or fax.

Once this initial contact has been made we will then:

Ask the customer how they would like us to respond to the complaint, providing relevant contact details, nature of the complaint, name, address and telephone number as well as all relevant reference numbers.

Ask the customer if they are writing or telephoning on behalf of someone else.

Ask the customer if they know which department or person they spoke to previously.

If the complainant wishes to escalate the matter they can speak to a (Collections Manager). Should it be deemed necessary any findings may then be referred for further review to the (Managing Director).

The person issuing the complaint will be notified that the matter will be dealt with within 24 hours. If it takes longer than this, we will maintain constant contact to explain our processes and what we are doing to investigate. We will endeavour to ensure no one is ever waiting for longer than 4 weeks to receive a reply to their query or complaint.

How to handle a complaint

Judge the situation appropriately- does the caller require the complaint to be dealt with formally or informally?

Listen to or look at the subjects' side of the story and act empathetically to this at all times. If their complaint involves our client contact them immediately to find out their position. All correspondence with the client must be confirmed in writing to ensure we hold a fully auditable account of events.

Weigh up the facts that we are in receipt of and tell the subject what you have discovered. Ensure any written documentation is provided in copy form. This must be done as soon as the information is provided to you. Ensure that the customer has a detailed breakdown of the facts and points are clarified.

Try to resolve the complaint in the most time efficient manner possible while ensuring the best service is being provided. Always ensure the subject is notified as to the progress of their complaint- even if you have not yet received the full breakdown from the client.

How to record a complaint

- All complaints must be fully logged to ensure maximum transparency and accountability. Records of complaints will be stored on the subjects account in our database for the correct period of time in line with data protection policies and our commitments to ISO27001 information security standards.

- All complaints must be fully written up as soon as they are received.

- A note must be made on the relevant account in the database.

- A form must also be completed detailing the nature of the complaint, who it was raised by, who received the complaint and all actions that are being taken to resolve it. Timescales must be provided for when it is intended that the complaint will be fully resolved.

- All complaints must be presented to a member of management staff to ensure someone is aware there is a pending investigation.

How will we respond?

All logged complaints will be reported on and reviewed by senior management and copies of each complaint will be retained for auditing purposes.

Each individual complaint will be looked into during a review meeting on a monthly basis and all corrective action will be signed off as effective by at least two members of the senior management team. Should deficiencies be found in how a complaint was dealt with, we endeavour to remedy them in an expeditious manner.