

## **POLICY STATEMENT**

Peak Collections believes that if a customer or client wishes to make a complaint or register a concern they should find it easy to do so. It is our policy to welcome complaints and look upon them as an opportunity to learn, adapt, improve and provide better services. This policy is intended to ensure that complaints are dealt with properly and that all complaints or comments by service users are taken seriously.

**The policy is not designed to apportion blame. It is NOT part of our disciplinary policy.**

Peak Collections believes that failure to listen to or acknowledge complaints will lead to an aggravation of problems, service user dissatisfaction and possible litigation. We support the concept that most complaints, if dealt with early, openly and honestly, can be sorted out at an early stage. If this fails due to either the company or the complainant being dissatisfied with the result the complaint will be referred to management or our client as required.

### **Aim**

The aim of the company is to ensure that its complaints procedure is properly and effectively implemented, and that service users feel confident that their complaints and worries are listened to and acted upon promptly.

### **Goals**

The goals of the company are to ensure that:

- service users are aware of how to complain, and that we provide easy to use opportunities for them to register their complaints
- a named person will be responsible for the administration of the procedure
- every written complaint is acknowledged within two working days
- investigations into written complaints are held within 28 days
- all complaints are responded to in writing
- complaints are dealt with promptly, fairly and sensitively

The named complaints manager with responsibility for following through complaints is Emma Naden/Simon Shuttleworth (whichever is relevant).

## **Complaints Procedure**

### **Oral Complaints**

- All oral complaints, no matter how seemingly unimportant, should be taken seriously. There is nothing to be gained by staff adopting a defensive or aggressive attitude.

- Front line staff who receive an oral complaint should seek to solve the problem immediately if possible.
- If staff cannot solve the problem immediately they should offer to get their line manager to deal with the problem.
- All contact with the complainant should be polite, courteous and sympathetic.
- At all times staff should remain calm and respectful.
- Staff should not accept blame, make excuses or blame other staff.
- If the complaint is being made on behalf of the service user by a third party it must first be verified that the person has permission to speak for the service user, especially if confidential information is involved. It is very easy to assume that the third party has the right or power to act for the service user when they may not. If in doubt it should be assumed that the service user's explicit permission is needed prior to discussing the complaint with the advocate.
- After talking the problem through, each manager or the member of staff dealing with the complaint should suggest a course of action to resolve the complaint. If this course of action is acceptable then the member of staff should clarify the agreement with the complainant and agree a way in which the results of the complaint will be communicated to the complainant by a Summary Resolution Communication as per FCA guidelines.
- If the suggested plan of action is not acceptable to the complainant then the member of staff or manager should ask the complainant to put their complaint in writing and give them a copy of the complaints procedure form.
- In both cases details of the complaints should be recorded on the PCMSystem.

**Written Complaints**

- When a complaint is received in writing it should be passed on to the named complaints manager who should record it on PCM and send an acknowledgment letter within two working days. The complaints manager will be the named person who deals with the complaint through the process.
- If necessary, further details should be obtained from the complainant. If the complaint is not made by the service user but on the service user's behalf, then consent of the service user, preferably in writing, must be obtained from the complainant.
- A leaflet detailing the procedure should be forwarded to the complainant.
- Immediately on receipt of the complaint the company will launch an investigation and within 28 days should be in a position to provide a full explanation to the complainant in writing.
- If the issues are too complex to complete the investigation within 28 days, the complainant should be informed of any delays.

- The outcomes of the investigation should be recorded on PCM and any shortcomings in the company's procedures should be identified and acted upon using the company improvement logs.

### **Training**

The Manager is responsible for organising and co-ordinating training.

All staff should be trained in dealing with, and responding to, complaints. Complaints policy training should be included in the induction training for all new staff and in-house training sessions on handling complaints should be conducted at least annually and all relevant staff should attend.

Staff will undertake annual CPD accredited complaints training.

### **Escalation**

If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service (FOS)  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.