

Complaints Policy

Introduction

The purpose of the Complaints Policy is to address, and if possible, resolve clients' dissatisfaction with the nature of the service or their treatment while making use of the service. Talking Money views complaints as an opportunity to learn and improve for the future, and will use the information to review services, and make changes where necessary, to prevent repeated incidents.

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 made by 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 manager within Talking Money.

Clients may give negative feedback through completion of the Client Service Feedback form. If this is anonymous the relevant manager should still be notified and consideration given to changes to procedure if necessary and/or discussions with particular staff. In these circumstances there will be no client file on Advice Pro to save it against but the form will be added to the central record on the management drive and fed into the annual review (step 7 below).

3. Financial Claims:

If the complainant 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.

If additional assistance is required to make a complaint, we will endeavour to ensure support is arranged e.g. interpretation of other languages, literacy or communication difficulties, assistance for individuals who are visually or hearing impaired.

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

Stage 1

The complaint is passed to the appropriate manager, who will record the nature of the complaint in Talking Money's central complaints records and on our case management system, Advice Pro.

As soon as a complaint is received the appropriate manager will send the client a prompt written acknowledgement of receipt of the complaint and give reassurance that they are dealing with it. The manager will also keep the complainant informed of the progress of the measures being taken for resolution throughout the process.

If the complaint concerns debt advice, the client will be made aware that if the complaint has not been resolved to their satisfaction after exhausting the internal Complaints Procedure, they have the right to complain to the Financial Ombudsman Service (FOS), giving them the address, phone number and website: <https://www.financial-ombudsman.org.uk/>

The appropriate Manager will look into the complaint and where appropriate speak to the complainant and/or the member of staff concerned; all attempts will be made to resolve the complaint as soon as practicable. A written response will be offered to the client by the manager within 10 working days of receipt of the complaint, confirming any action being taken as a result.

Stage 2

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 on to Stage 2, the formal complaint will be recorded in writing by the client or by a member of Talking Money and signed by the client.

The Chief Executive will look into the complaint and seek to resolve the issue to the client's satisfaction within 10 working days. The response to the client will be confirmed in writing.

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 10 working 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 within a final 10 working days 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 remind 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 spoken, 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. 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. Complaints are raised and discussed at Leadership Team meetings and Trustees are informed of any complaints received on a bi-monthly basis and discussed at Board meetings. Talking Money will use complaints to actively track recurrent problems and issues and will annually carry out a root cause analysis of complaints identifying 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.