



COMPLAINTS POLICY & PROCEDURE

This Policy details the procedures and practices adopted
by Age UK Solihull in responding to and handling complaints relating to:

Debt Advice and Casework regulated by the Financial Conduct Authority (FCA).

Adopted by the Directors/Trustees of Age UK Solihull at the Board of Trustees meeting on

Signed on behalf of the Directors/Trustees

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D Mattocks
Chairman

All Age UK Solihull Policies are subject to an annual desktop review and will be presented to the Board of Trustees for adoption in light of any changes made. Policies may also be reviewed and/or amended in light of contractual requirements.

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Introduction

This Policy relates to the provision of Debt Advice and Casework as regulated by the Financial Conduct Authority (FCA).

Age UK Solihull aims to provide a consistently high level of service to people in the Borough of Solihull and, in pursuit of its objectives, seeks to promote public recognition of and confidence in its standards. The Charity's complaints procedure (FCA Regulated Debt Advice and Casework) is designed to protect those that the Charity exists to help; to be responsive to the views of everyone concerned with the welfare of people; to assist in the review and improvement of services; and also to provide a fair hearing for anyone against whom a complaint is made.

The Charity acknowledges that there are times when things go wrong from a service user's point of view, and will provide a courteous, sympathetic, fair and swift response. The Chief Executive Officer, Director of Services and Line Managers will be responsible for ensuring that their staff/volunteers are fully conversant with the complaints procedures.

Age UK Solihull has implemented the Accessible Information Standard 2016, to enable all service users to feedback to the Charity.

Where you consent to Debt Advice being provided by Solihull Mind or other partner and/or subcontractor to Age UK Solihull, you will be required to progress your complaint via Solihull Mind's own Complaints Policy relating to FCA Regulated Services and any claims for compensation shall be made to Solihull Mind's insurers.

Utilising Feedback

Age UK Solihull aims to make its procedures for positive and negative feedback simple and effective. Age UK Solihull will utilise both positive and negative feedback to inform the decision making process concerning its services, policies and procedures.

Contact

Service users will always have access to information about how to make a complaint. This may be through a leaflet, a booklet relating to the service they are using or through clear signage. Under the Accessible Information Standard, service users with a disability, impairment or sensory loss will be enabled to make a complaint in a format that meets their needs.

Positive or negative feedback can be made via the website at www.ageuksolihull.org.uk using the 'Contact Us' form, or alternatively by phone on 0121 704 7840, email info@ageuksolihull.org.uk in writing or face to face. Messages can also be left on twitter and Facebook.

Overview of the Complaints Process (FCA Regulated Debt Advice and Casework)

It is the purpose of the Complaints Process to solve the problem at the earliest possible stage. We will always try to resolve a problem when you raise it with us. If we need more time to look at your complaint we will send you an acknowledgement of your complaint within **5 working days** of receipt wherever possible and let you know when you can expect us to be back in contact with you. We will also send you a copy of this Policy.

We would expect in nearly all cases to send a letter explaining our response to your complaint within **10 working days**. If we can't do this we will send you an update.

Our aim is to send a final response within **eight weeks** of receiving a complaint. If this isn't possible, we will write to explain why and tell you when we will respond.

If we take more than **eight weeks** to send a final response, or you don't think we have resolved your complaint, you are entitled to contact the Financial Ombudsman Service (FOS) by email, phone or online.

Phone: **0800 023 4567**

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

Web: www.financial-ombudsman.org.uk

You must refer your complaint to the Financial Ombudsman Service within **six months** of the date of our final response.

Any complaint received by Age UK Solihull will be investigated with a fair, open and honest approach.

Age UK Solihull acknowledges that the swift and effective handling of complaints can empower service users and customers by instilling confidence in them and giving them more influence over the Charity and the way we deliver services. Age UK Solihull understands that people willing to complain are alerting the organisation to a problem, which may have been experienced by others. Complaints are an opportunity to improve services, processes and take on board learning.

Complaints can be made in a way that suits the service user, in writing, by email, or verbally. Age UK Solihull can support service users to make complaints and to express themselves verbally or in writing. We would ensure that an employee not directly involved in the service the person is complaining about or implicated in the complaint provides the support required.

First Stage – Informal Complaints Handling and Problem Solving

Age UK Solihull welcomes feedback from people who use our services, it helps us to know at an early stage when we may be doing something well or, where a service or process needs improvement. Feedback enables the Charity to reduce the chances of problems escalating in the longer term because we are unaware the problem exists.

This first, informal stage is intended to ensure that the service user has every opportunity to express their views through an informal conversation with the member of staff or volunteer providing the service or, through the line manager of that service. Age UK Solihull encourages service users to raise any issues or problems at the time of the interaction with that service without any fear that they will not be listened to or that the support they receive from the Charity

will be compromised in any way. If a service user does not feel able to do that then they are encouraged to either:

- Telephone and ask for the manager of the service or the Director of Services
- Complete the 'Contact Us' form on our website
- Contact Age UK Solihull via a direct message on Twitter or Facebook
- Complete a Customer Satisfaction Card.

Informal complaints can be made anonymously if the service user prefers this. It is useful to establish early on in the informal stage the outcomes the service user would like to achieve.

All feedback and complaints will be taken seriously and the details of each issue, problem, concern or complaint will be reported to the Senior Management Team in order that the Charity can use that information to develop, monitor and improve services.

It is to be hoped that most complaints can be resolved at the informal stage through informal discussion and that Age UK Solihull is able to show it is responsible and accountable to its service users and that the Charity can take positive steps to resolve problems.

This first stage should ideally be concluded within 5 working days of the receipt of the complaint, the complainant will be kept updated on any progress and will be informed of the final outcome and the difference their complaint has made. Any delays in timescales should be notified to the complainant in writing. The outcome of the informal stage may include

- an apology
- an explanation by a senior manager
- referral to another agency
- making an appointment.

If the problem cannot be resolved as a result of the above, the complainant can take the matter to the second stage.

Second Stage – Formal Complaints

Age UK Solihull will treat all complaints with the utmost seriousness whether informal or formal. We welcome complaints in any form and recognise that a formal complaint is often more appropriate for both the service user and the Charity.

The Charity will always make it easy for a service user to make a complaint and, formal complaints about any service can be directed in writing to the Age UK Solihull Chief Executive Officer, Lower Ground Floor, The Core, Homer Road, Solihull B91 3RG by email to complaints@ageuksolihull.org.uk by telephone on 0121 704 7840 or via our website 'Contact Us' form.

Your complaint will be acknowledged within 5 working days of receipt. We will acknowledge that:

- √ Your complaint has been received.
- √ A description of how your complaint will be handled and the name and role of the person responsible for handling your complaint
- √ The date we aim to provide a response by

- √ Information about the full complaints' procedure.

We aim to provide you with an initial response within 10 working days of receipt of your complaint. A full response may take up to 8 weeks depending on the complexity of your complaint.

When we investigate your complaint we will be:

- √ Be impartial - each complaint will be approached with an open mind and objectively
- √ Be confidential – the details of your complaint will be kept separately to our database and access will be restricted to those handling your complaint.
- √ Be transparent – you will be told about the complaint process steps and be given an opportunity to comment on any information that may be evidence against your complaint.

Third Stage - Escalation Process

If you are not happy with the outcome of your complaint or we have not responded to you in full within the 8 week timescale, you have the right to complaint to the Financial Ombudsman Service (FOS). You will normally need to do this within 6 months of the closure of your complaint by Age UK Solihull.

Before this stage you may wish to request a meeting with the Age UK Solihull Complaints Panel. This is where a meeting is arranged between yourself and the Chair or Vice-Chair of Age UK Solihull and two other Directors/Trustees to review your complaint and that Age UK Solihull's policies and procedures have been followed during the investigation of your complaint.

You will be notified, in writing, at least 10 days in advance of the date, time and venue of the meeting and invited to attend. You will be informed that it is acceptable to bring a friend or adviser and every attempt will be made to accommodate any special needs that you have. The meeting can be arranged to take place in your home or a place of your choosing.

The meeting will be as informal as possible. You will be invited to make a statement about your complaint and why you feel it hasn't been resolved to your satisfaction. The Chief Executive Officer or Director of Services will submit the findings of his/her investigations into your complaint. Other people may be asked to attend to give information, but they will only be present for that part of the meeting relevant to their contribution.

The Complaints Panel will decide whether the Age UK Solihull processes and procedures have been adhered to. In addition, it may consider making recommendations to be considered by the Board of Trustees.

The panel must make their decision known to the complainant in writing, once the notes of the panel meeting have been agreed as a true record by all parties, and within 10 working days of the meeting. The written response will include:

- √ An explanation of how the complaint has been considered
- √ An explanation based on facts
- √ The conclusions reached in relation to the complaint which will set out whether the complaint has been upheld or not

- √ Confirmation of any action needed as a consequence of the complaint which includes an appropriate apology if necessary
- √ Details of the complainant's right to take their complaint to the Financial Ombudsman Service (FOS).

The complaints procedure will seek to be flexible, taking into account the needs/wishes of the complainant.

Unsatisfied with the Outcome/Resolution of your Complaint

If we take more than **eight weeks** to send a final response, or you don't think we have resolved your complaint, you are entitled to contact the Financial Ombudsman Service (FOS) by email, phone or online.

Phone: **0800 023 4567**

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

Web: www.financial-ombudsman.org.uk

You must refer your complaint to the Financial Ombudsman Service within **six months** of the date of our final response.

The FOS will first try to settle a dispute informally through mediation or conciliation. They may contact you and Age UK Solihull to clarify the facts and issues involved or to suggest a way forward. If it is not possible to resolve the matter over the phone, FOS will confirm their position in writing. This will give the FOS adjudicator's opinion of the case and set out how, in the adjudicator's view, the case should be resolved. The adjudicator may issue a formal 'adjudication' report, which is sent to both parties at the same time. You and Age UK Solihull will both be given the opportunity to respond

If matters remain unresolved, either party may ask for a review and final decision made by an ombudsman. Where an ombudsman becomes directly involved in a case, they will review the complaint before making a final decision. If the complainant accepts an ombudsman's decision within the specified time limit, both you and Age UK Solihull are bound by the decision.. A final decision by an ombudsman is the end of the complaints handling process. Neither you nor Age UK Solihull can appeal against the decision

Learning from Complaints

Learning from complaints is an invaluable source of information to Age UK Solihull which can be used to drive service improvement.

Following the closure of complaints, Age UK Solihull will complete a learning form, outlining what we have learned from the complaint and what actions we will take.

Consent

Age UK Solihull will always seek the consent of the complainant to speak to any other parties with respect to their complaint. Exceptions to this consent will apply in cases of safeguarding.

Withdrawing a Complaint

A complainant may withdraw their complaint at any time. We may continue to investigate it internally.

Persistent/Unreasonable Complaints or Contact

Age UK Solihull reserves the right to put in place measures, such as limiting contact with the complainant, if the complainant is unreasonable, threatening or abusive to our staff.

Unreasonable behaviour may include the following:

- Ignoring documented evidence to concentrate on conspiracy theories
- Persistence in pursuing an issue when the procedures have been exhausted
- Failing to identify the issues for investigation despite reasonable attempts to assist them to do so
- Making excessive demands in terms of visits, calls or letters/emails that consumes a disproportionate amount of resources.

Monitoring

Complaints will be reported to the Board as part of the normal Risk Register reporting and the Chief Executive Officer will report all compliments received in her CEO report to the Board.

As we're authorised and regulated by the Financial Conduct Authority (FCA), every six months we're required to submit information to them about any complaints we've received, closed and found in favour of the clients.

Complaints will be reported to the Commissioner of the Service.

Serious Incidents will be reported as per the Contract or Service Level Agreement held with the funder.

Age UK Solihull will monitor complaints for trends and theme and take appropriate action where identified.

Age UK Solihull Complaints Procedure for Clients (FCA regulated Debt Advice and Casework)

Age UK Solihull believes that those using its services should find it easy to make a complaint and/or register a concern. It is our policy to welcome complaints and look upon them as an opportunity to learn, adapt, improve and provide better services. All complaints or comments by service users are taken seriously and will be acted upon in an open, fair and honest manner.

Services we provide to you will not be affected by because you have made a complaint.

If you require assistance and/or support to make a complaint or express concerns we can provide you with an appropriate person to support you.

If you wish to make a complaint or express concerns about any Age UK Solihull services, in the first instance you may speak to the member of staff or volunteer concerned or ask to speak to the manager of the service as we may be able to resolve your complaint informally.

You have the right to make a formal complaint.

Formal complaints should be directed in writing to the Age UK Solihull Chief Executive Officer, Lower Ground Floor, The Core, Homer Road, Solihull B91 3RG by email to complaints@ageuksolihull.org.uk by telephone on 0121 704 7840 or via our website 'Contact Us' form. Please give as much information about your complaint as possible and tell us how you'd like us to resolve it.

When we receive your complaint, we'll:

1. Send you an acknowledgement within five working days, enclosing a copy of this procedure
2. Investigate your complaint and aim to respond within ten working days

If we can't do this we'll send you an update. Our aim is to send a final response within eight weeks of receiving a complaint. If this isn't possible, we'll write to explain why and tell you when we will respond.

Financial Ombudsman Service

If we take more than eight weeks to send a final response, or you don't think we've resolved your complaint, you can contact the Financial Ombudsman Service.

Ways to contact the Financial Ombudsman Service

Online: For more information, visit their website www.financial-ombudsman.org.uk

Telephone: You can also call them on 0800 023 4567 or 0300 123 9123.

Email: You can also email them at complaint.info@financial-ombudsman.org.uk

By post: You can write to - Financial Ombudsman Service, Exchange Tower, London E14 9SR

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

