HUNTINGDON AREA Money Advice
Free & confidential debt advice service

Associated with cma community money advice

COMPLAINTS PROCEDURE

Receiving Complaints and contact details:

Complaints can be registered to any member of staff or trustees by any method, including:

- Handed in using Huntingdon Area Money Advice's (HAMA's) complaints form
- Sent to HAMA, 83A High Street, Huntingdon PE29 3DP
- By e-mail to help@huntsmoneyadvice.co.uk
- Verbal complaints may be made by phone to 01480 418 866
- or in person to any of HAMA's staff or trustees

Complaints received by telephone or verbally in person will be recorded in writing for clarity, including the following:

- The facts of the complaint
- The complainant's name, address and telephone number
- The relationship of the complainant to HAMA, for example, client, adviser
- Tell the complainant that we have a complaints procedure
- Tell the complainant what will happen next and how long it will take. The complainant will be given the appropriate contact details for a designated person who will support them through the process.
- Where appropriate, ask the complainant to give an account of their complaint in their own words.
- Once a complaint has been received HAMA will acknowledge receipt within 3 working days.
- All complaints will be fully and fairly investigated with remedial action taken where needed.

Resolving Complaints

Stage One

- In many cases, a complaint is best resolved by the person responsible for the issue being complained about. If the complaint has been received by that person, they may be able to resolve it swiftly and should do so if possible and appropriate within 24 hrs. Whether or not the complaint has been resolved, the complaint information should be passed to the Centre Manager as soon as possible, and will escalated to the Trustees where deemed appropriate, to ensure satisfactory, impartial, timely and adequate consideration is given.
- All complaints will be acknowledged by the person handling the complaint within a maximum of 3 working days in a durable format. The acknowledgement will say who is dealing with the complaint and when the complainant can expect a reply. A copy of this complaints procedure should be attached. The acknowledgement will include a summary of the complaint.
- On receiving the complaint, the Centre Manager will record it in the complaints log. If it has not already been resolved (see '1.' above), he/she will allocate an appropriate impartial person to investigate it and to take appropriate action. If the complaint relates to the Centre Manager, the investigation will be undertaken by a trustee. If the complaint relates to a specific person, that person will be informed and given a fair opportunity to respond.

- The investigation itself will be thorough and methodical, include the examination of all appropriate written/electronic records in any media and interviewing of all persons implicated in the complaint.
- The complainant will be kept informed of progress throughout the investigation.
- Where HAMA believes that another organisation is solely or jointly responsible for the matter raised in the complaint, then the complaint will be forwarded as appropriate and the complainant advised accordingly
- Ideally the complainant should receive a final response within four weeks and no later than a maximum of 8 weeks (56 days), determining if the complaint is accepted or rejected. If HAMA is unable to finish reviewing the complaint within this period, the complainant will receive a letter explaining why, and stating when a final response will be provided.
- HAMA will consider and undertake action where necessary to correct any mistakes.
- In the event of any delays HAMA will ensure that the complainant is kept up to date in a durable format.
- The reply to the complainant will describe the action taken to investigate the complaint, the conclusions of the investigation, and any action taken as a result of the complaint. A draft letter is attached as a guide.
- A complaint may be resolved quickly where neither the response nor acceptance had to be in writing. In these circumstances, where the complaint is resolved by the end of the 3rd working day after receipt being acknowledged, HAMA will provide a letter referring to the complaint, that it is now considered to be resolved, and advising that if the complainant decides they are not satisfied they may be able to refer the complaint to the Financial Ombudsman Service within 6 months of this communication.

External Stage

If the complainant has not received a final response from HAMA within 8 weeks (56 days) from receipt of the complaint, or has received a response and doesn't feel it has resolved the complaint, then the complainant can contact the financial Ombudsman Service within 6 months. Contact details for the FOS:

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- https://help.financial-ombudsman.org.uk/help for the web based form
- Telephone 0300 123 9123 or 0800 023 4567 from 8am to 5pm Monday to Friday and from 9am to 1pm on Saturdays
- Email complaint.info@financial-ombudsman.org.uk

If the complaint relates to a Data Protection issue, the complainant can escalate their complaint to the Information Commissioner's Office. Contact details for the ICO:

- https://ico.org.uk/make-a-complaint/data-protection-complaints/

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For review July 2029

Appendix 1 - Practical Guidance for Handling Verbal Complaints

- Remain calm and respectful throughout the conversation
- Listen – allow the person to talk about the complaint in their own words. Sometimes a person just wants to "let off steam"
- Don't debate the facts in the first instance, especially if the person is angry
- Show an interest in what is being said
- Obtain details about the complaint before any personal details
- Ask for clarification wherever necessary
- Show that you have understood the complaint by reflecting back what you have noted down
- Acknowledge the person's feelings (even if you feel that they are being unreasonable) – you can do this without making a comment on the complaint itself or making any admission of fault on behalf of HAMA e.g. "I understand that this situation is frustrating for you"
- If you feel that an apology is deserved for something that was the responsibility of HAMA, then apologise
- Ask the person what they would like done to resolve the issue
- Be clear about what you can do, how long it will take and what it will involve
- Don’t promise things you can’t deliver
- Make sure that the person understands what they have been told
- Wherever appropriate, inform the person about the available avenues of review or appeal

Complaints Response Letter Template

Dear

Re: Your complaint about Huntingdon Area Money Advice
Complaints Ref:
Client ref:

I write in response to your complaint dated **XXXXXX.** I have now completed my investigation into the complaint and I have set out my findings below, which I hope will clarify our position and help resolve the matter to your satisfaction.

Background
[Put in a bit about the case here- why they came to us what they wanted etc - from CoAs etc]

Your Concerns
[Summarise why they have complained - from their complaint letter etc]

Findings
[Factual information about what has gone on & why]

Conclusion
[why you have not upheld the complaint- or if you have what you are going to do about it]

What happens next
I appreciate the trouble you have taken to get in touch with us. If, having read through my findings, there is anything you would like to discuss, please contact me via the address, email or phone number details at the top of this letter.

Your complaint has been dealt with in accordance with {*name of centre}*'s complaints procedure. If you are not satisfied with the outcome, you have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge - but you must do so within six months of the date of this letter. {Name of Centre} will cooperate fully with the Financial Ombudsman Service and comply promptly with any settlements or awards made by it

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Yours sincerely

{Name & Position}