

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 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

All complaints, however submitted, will be managed in accordance with Financial Conduct Authority's Dispute Rules.

Resolving Complaints

Stage One

1. 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 within a maximum of 7 days.
2. All complaints will be acknowledged by the person handling the complaint within a maximum of 7 days. 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.
3. 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 person uninvolved in the case and with no conflict of interests to ensure impartiality. If the complaint relates to the Centre Manager, the investigation will be undertaken by a trustee.
4. The investigation itself will be thorough and methodical and include:
 - The examination of all appropriate written/electronic records in any media
 - The interviewing of all persons implicated in the complaint

- Compliance with HAMA's data protection and confidentiality policies
 - An investigation report, which will include:
 - The action taken to investigate the complaint
 - The conclusions from the investigation
 - Any action taken as a result of the complaint
5. The complainant will receive a definitive response to the complaint within a maximum of 8 weeks, which will also include full details of how to refer the complaint to the Financial Ombudsman Service (FOS) if the complainant feels the problem has not been satisfactorily resolved.

External Stage

If the complainant feels that the problem has not been satisfactorily resolved at Stage One, they will be told that their complaint can be referred to and reviewed by the FOS. The complainant will be provided with an FOS form together with the FOS contact details to allow the complainant to take the complaint further should they wish to do so. Contact details for the FOS:

- <https://help.financial-ombudsman.org.uk/help> for the web based form
- Telephone 0800 023 4567 from 8am to 5pm Monday to Friday and from 9am to 1pm on Saturdays

9th March 2022