

## How we will deal with your complaint about our service

We will aim to send you a full response in writing within 20 working days. If we cannot do this because of exceptional circumstances, we will let you know what is happening and when you can expect a full response from us.

If our investigation shows that your complaint about our service is justified, we will tell you how we will sort out the problem. Where relevant, we will also tell you how we plan to make sure the mistake does not happen again.

## What to do if you are still not happy

If you have given us the opportunity to respond to your complaint about the level of service we have provided, and you're still not happy, you can contact our Independent Assessor – Roger Jefferies.

The Independent Assessor is appointed by our Council and has his own official terms of reference. He can deal with complaints from consumers and small businesses – but only about the level of service we provide. He cannot consider, for example, whether we were right to uphold or reject a dispute between a member and a consumer.

The Independent Assessor will consider the information you provide and look at all our papers on the case. He will then decide whether your complaint about our service is justified. If he thinks the service we gave you was satisfactory, he will tell you why. If he thinks our service was not satisfactory, he will explain his reasons and will recommend the steps we should take to put things right.

## If you need to contact the Independent Assessor, please write to:

The Independent Assessor  
PO Box 1024  
The Brew House  
Warrington  
WA4 9FG

## The Independent Assessor is Roger Jefferies

Roger Jefferies is a lawyer by training. He had a career in local government serving as Chief Executive of two London Boroughs, Hounslow then Croydon. In 1993 he was appointed the Independent Housing Ombudsman. Following retirement in 2001 he was appointed as non-executive director of the Financial Ombudsman Service until February 2008. He also served for several years as an independent member of the TOSL Council, as a non-executive director of the National Clinical Assessment Authority and as chairman of the discipline committees of the South East London Health Authority. He has undertaken a number of investigations in a variety of local authorities and has run a pilot scheme as Independent Adjudicator of complaints at a London Borough.

Each year the Independent Assessor produces an annual statement, setting out his findings and recommendations over the year. His report is published in full in our annual review each year.

# Our service standards

What to expect from us when we deal with a dispute between a consumer and a member company.

Our Services have been established in order to settle individual disputes between our members and their customers. Our aim is to resolve disputes fairly, reasonably, quickly and informally.

We know that we can't please everyone all the time – and our decisions are often disappointing for the side that doesn't hear what they wanted to hear. But whatever the outcome of your case, we hope you will be satisfied with the level of service we provide.

We know that, as in any organisation, things can sometimes go wrong. Please tell us if this happens, so that we can put things right and learn from any mistakes.

This page tells you about the service standards we aim to meet and what to do if you are unhappy with the service we have provided.

### **Our contact with you**

In all our contact with our customers – consumers and businesses – we aim to be polite and professional. For security and training purposes, we may monitor or record phone calls.

Some of the disputes we are asked to settle involve complex issues. But we always try to set out our views and decision clearly, without using jargon.

### **Dealing with cases as promptly as we can**

We aim to be able to settle most disputes by issuing a Provisional Conclusion within six weeks. But some cases can take longer, particularly if we need to make wide-ranging enquiries – or if they involve particularly complex issues.

When we start work on your case, we will keep you informed about the progress we are making and about what you need to do next. You will always know the name of the person handling your case and you can contact them direct with any questions – by letter, email or phone.

### **Taking your views into account**

We will always take account of what you tell us about the case. But we also have to consider carefully the other side of the story. We listen to the facts and arguments from both sides and balance them carefully to help form our view. If you disagree with our view, you can ask us to reconsider the matter. We will explain when we send you our Provisional Report how you can do that.

In the majority of cases, we are usually able to settle the dispute informally to the satisfaction of both sides – by making suggestions and recommendations that the service provider and consumer both accept. In a small number of cases, one of our Ombudsmen will need to make a Final Decision, to settle the matter.

Our Ombudsmen and Investigation Officers base their decisions on what they consider is the fair and reasonable approach in the particular circumstances of each individual case. And they will set out clearly the reasons for their decision.

An Ombudsman's Decision is Final. There is no further appeal to another Ombudsman. This means you must make sure you have given us all your facts and arguments before an Ombudsman makes the Final Decision – otherwise it will be too late.

### **Accessibility - meeting your needs**

We aim to be accessible to everyone. We can provide information about our service in different formats (for example, in Braille, large print, and on audiotape), and we can receive calls via TypeTalk.

We can also provide information about our service in languages other than English. And if you want to call us but prefer to use a language other than English, we can get an interpreter on the line right away.

If you have other accessibility needs, please let us know. We will try to help.

### **If you are unhappy about the service we have provided**

If you are unhappy with the conclusions we are reaching, tell the Investigation Officer handling your case. If we cannot resolve the dispute informally to the satisfaction of both sides, it will be for one of our Ombudsmen to make a formal decision on the case. The Ombudsman's decision will be final.

Please also let us know if you are unhappy with the level of service we have provided – whatever the actual outcome of the individual case. For example, we want to hear if you think, in handling the case, we have:

- treated you rudely or unfairly; or
- failed to explain things properly; or
- caused unnecessary delays (but please bear in mind our usual time-frame for resolving disputes, as explained above).

We take complaints like this about our service very seriously. If we get things wrong, it's important that you tell us, so we can try to put matters right. This also helps us to improve our service in future.

In the first instance, please tell the member of staff you are dealing with that you want to complain about the level of service you have received. You can do this by phone – or in writing, if you prefer.

This member of staff and their manager will try to put right anything we have done wrong as quickly as possible. Usually things can be sorted out straightaway at this stage. If you remain dissatisfied, please write to our Chief Operating Officer setting out your concerns.

Our special procedure for handling complaints about the level of service we provide is open to consumers. This is an entirely separate procedure from the usual process that applies if you disagree with our views on the merits of your case – and want us to re-consider facts and arguments.