



## Compliments and Complaints

### Policy and Procedure

#### 1 Our Aim

Aquasun is committed to providing a quality service and working in an open and accountable way that builds trust and respect. One of the ways in which we can continue to improve our service is by listening and responding to the views of our clients and stakeholders, and in particular by responding positively to complaints, and by putting mistakes right.

Therefore we aim to ensure that:

- making a compliment or complaint is as easy as possible
- we welcome compliments, feedback and suggestions
- we treat a complaint as a clear expression of dissatisfaction with our service which calls for an immediate response
- we deal with it promptly, politely and, when appropriate, confidentially
- we respond in the right way - for example, with an explanation, or an apology where we have got things wrong, or information on any action taken, etc.
- learn from any feedback provided by our Customers and amend our processes if appropriate to avoid repeat complaints
- train all of our staff to identify and handle complaint, but also to understand the importance of our complaint management system

We recognise that many concerns will be raised informally, and dealt with quickly.

Our aims are to:

- resolve informal concerns quickly
- keep matters low-key
- enable mediation between the complainant and the individual to whom the complaint has been referred

This policy ensures that we welcome compliments and provide guidelines for dealing with complaints from our clients, stakeholders or members of the public about our services, facilities, or staff.

## 2. Definitions

This policy will cover the handling of both eligible and ineligible complaints. The FCA define an eligible complaint as, *'Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service'*.

For our business, eligible complaints will only be complaints relating to the finance products we offer to our customers as a credit broker. For these complaints we have strict regulations and time limits which we are aware of and must adhere to. This policy stipulates how we will ensure we are meeting these regulatory requirements.

Eligible complaints must also be from an eligible complainant, which would be one of our customers, or someone who has been appointed to act on behalf of our customer.

Ineligible complaints are all other complaints which do not meet the FCA definition and are not linked to our regulated activity of credit broking. These are not covered by FCA regulations, however we will endeavour to handle these in much the same way as we would an eligible complaint, to ensure complainants are kept informed of the status and progress of their complaint. Ineligible complaints can include but are not limited to; complaints about the standard of customer service or complaints about the timeliness and tidiness of our installation or delivery staff.

## 3. Handling Complaints

Customers can make a complaint free of charge by any reasonable means (letter, email, telephone call, personal visit).

When we receive a complaint from a Customer we will immediately start to collate the information we need to complete the Complaint Management Form (appendix i).

Our first step is to assess whether the complaint points raised relate to us or a 3<sup>rd</sup> party, such as the lender who provides the loan to the customer and whether the complaint is an eligible complaint from an eligible complainant.

After the initial information has been collected, the Complaints Manager (Ken Storey) will assign the complaint to an appropriate member of staff. The designated person will not have any conflicts of interest in managing and investigating the complaint. All complaints will be investigated competently, diligently and impartially so we can be sure that we are able to treat our customers fairly.

Following the steps shown on the 'process flow' below the complaint will be thoroughly investigated and the Customer will be kept apprised by the agreed communication method on a regular basis.

Once the complaint has been fully investigated Ken Storey will authorise any appropriate action which may or may not involve compensating the customer.

## 4. Steps Taken to Resolve Complaints

We will endeavour to resolve complaints in a timely manner and to the satisfaction of all concerned.

This means we will aim to resolve all complaints quickly while making certain they are also investigated thoroughly, to reassure customers that their complaints have been reviewed fully and the resolution is well founded.

The following standards have been agreed throughout our business and are in line with our regulatory obligations:

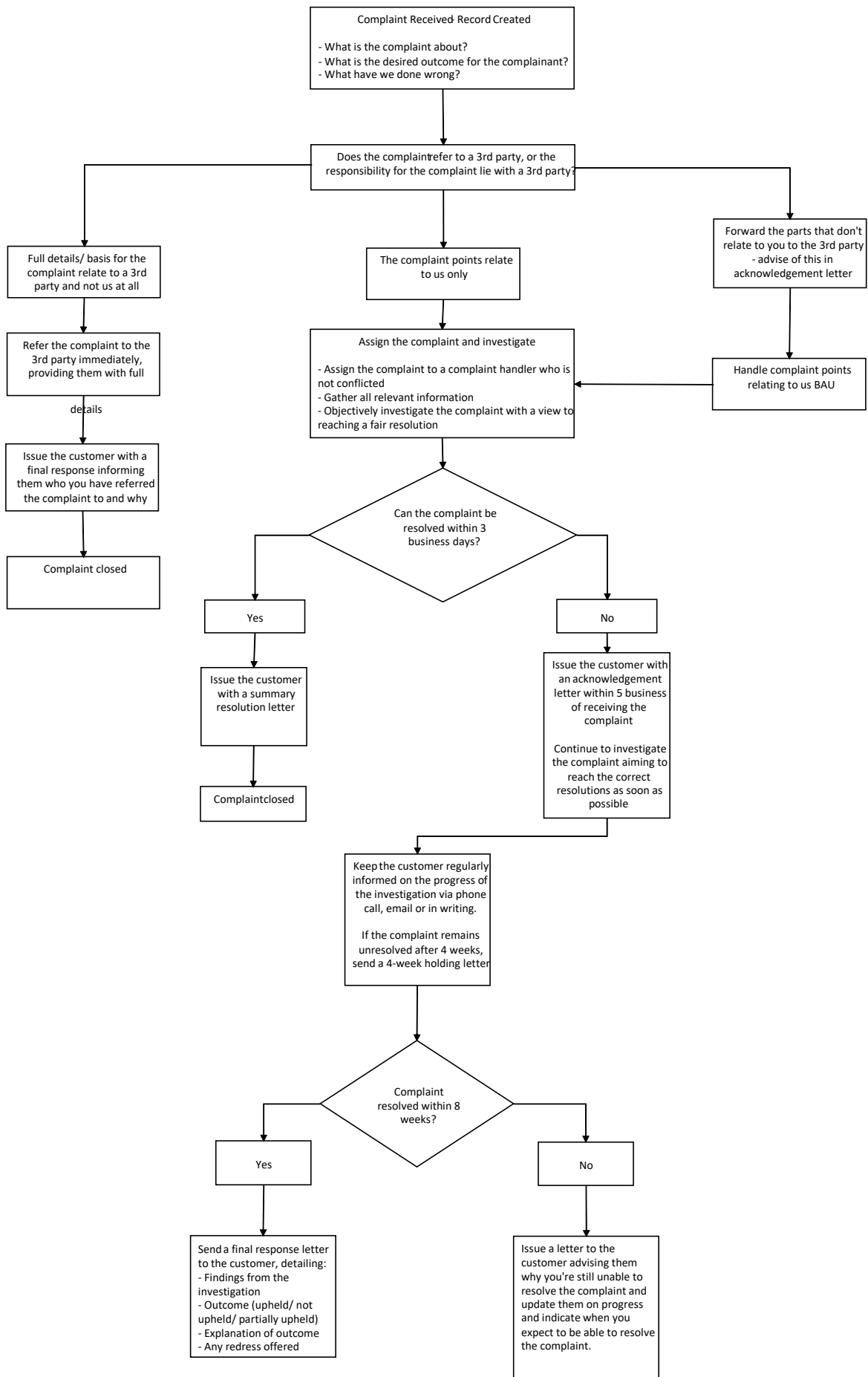
- If a 3<sup>rd</sup> party is solely responsible for the complaint or the reasons for the complaint, we will refer the complaint to them within 5 business days and write to the customer to make them aware of this.
- If a 3<sup>rd</sup> party is jointly responsible for the complaint with us, we will refer the complaint to them within 5 business days, write to the customer to make them aware of this, and then investigate and handle the complaint points relating to us as per our normal process.
- If we are able to resolve a complaint within 3 business days, we will issue the complainant with a summary resolution letter detailing our resolution and advising the customer of their right to refer the complaint to the Financial Ombudsman Service.
- For every complaint received that cannot be resolved within 3 business days, we will issue the complainant with an acknowledgement letter within 5 business days, along with a copy of our complaints procedure.
- We will advise the complainant on each communication when they can expect to hear from us next.
- If after 4 weeks we are still not in a position to resolve a complaint, we will issue the complainant with a '4 week holding letter' advising why we are not yet in a position to resolve the complaint.
- We will endeavour to resolve complaints in a timely manner and **within 8 weeks** as a maximum.
- If we cannot resolve a complaint within 8 weeks then we will remind complainants of their right to refer their complaint to the Financial Ombudsman Service where applicable.
- All complaints received and resolved will be recorded so we are able to identify trends through root cause analysis and make the necessary business changes to improve the services to our customers and prevent repeat occurrences.

## 5. Policy Reviews

This Policy Statement, along with any supporting documents, will be reviewed at least once a year and amended as required to ensure it remains up to date with any regulatory or internal business changes.

Dates Reviewed:	Date	Initials
	_____	_____
	_____	_____
	_____	_____
	_____	_____

## Complaints Process Flow





## COMPLAINTS FORM

You may use this form to make a suggestion or to make a complaint about Aquasun

We would like you to return this form as soon as possible.

**Your Name** .....

**Address** .....

.....

**Telephone** .....

### Details of the complaint

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Name of sales adviser:

Date of sale:

### Complaint relates to: (please tick and expand the details)

Sales

Service

Product

Other (describe):

### Initial investigation details

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**Recommended actions**

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**Recommended solution**

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**Communication History (Dates)**

Summary Resolution Letter:			
Acknowledgement Letter:			
4 Week Holding Letter:			
Continuation Letters:			
Final Response Letter:			

**Summary and recommendations**

**Remember:** if the complaint relates to the loan agreement's terms & conditions or any action the lender has taken, then you must advise the lender of the details.

**Date:****Signature:**



Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref:

Dear

Complaint relating to:

Thank you for taking the time to bring the following details to our attention:

*Full details of complaint*

Your complaint has been assigned to *[name of staff member]* who will be responsible for investigating your complaint. They will keep you updated on a regular basis.

I have enclosed a copy of our Customer Complaints leaflet which outlines the process and provides you with all the relevant information so you can contact us easily.

If you have any questions please do not hesitate to get in touch.

Yours sincerely,

Ken Storey  
Customer Complaints Manager





Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref:

Dear

Complaint relating to:

I am writing to update you on the progress of your complaint. Since we last communicated we have taken the following action:

*Full details of actions/outcomes*

The investigation into your complaint is still ongoing but we hope to conclude the matter to your satisfaction soon.

I will update you again by [date] but, in the meantime if you have any questions please do not hesitate to call me on 02827637988.

Yours sincerely,

Ken Storey  
Customer Complaints Manager



Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref:

Dear

Complaint relating to:

Thank you for taking the time to bring the following details to our attention:

*Full details of complaint*

We now consider your complaint to be fully resolved as per our conversation/ emails/ discussion on DD/MM/YYYY.

If you decide that you are unhappy with the resolution we have provided, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

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.

For more information, please visit the Financial Ombudsman Service website <http://www.financial-ombudsman.org.uk/>

Yours sincerely,

Ken Storey  
Customer Complaints Manager