



**Karl Reed's The Window Company
Customer Complaints Policy & Process**

Introduction

The purpose of this policy is to stipulate how we will identify, manage and respond to any complaints received. This will include our regulatory obligations as an FCA regulated firm, but also our commitment to our customers and our endeavour to always provide the best possible service.

Complaint handling forms a key part of our staff training programme and we ensure that all customer facing staff have been trained in how to identify and manage complaints accordingly.

We firmly believe that we provide a first-class service to all of our customers, however, we do understand that sometimes things may go wrong leaving our customers not entirely satisfied.

When we are made aware of any shortcomings in our products or services, we will always respond in a professional and courteous manner, ensuring that all complaints are handled objectively and without undue delay.

The responsibility for complaint handling in our business sits with Wayne Shaw, Managing Director.

The person named above is referred to as the **Complaints Manager** throughout this policy.

We believe that we provide a first-class service to our Customers.

To ensure that this statement remains true we will proactively:

- Provide each Customer with a copy of our “How to Complain” leaflet when they first do business with us;
- Train all of our staff to identify and handle complaint, but also to understand the importance of our complaint management system;
- Respond positively and professionally if our Customers do complain; and
- Learn from any feedback provided by our Customers and amend our processes if appropriate to avoid repeat complaints.

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.

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 3rd 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 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 the **Complaints Manager** will authorise any appropriate action which may or may not involve compensating the customer.

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:

- We shall aim to resolve complaints at the earliest possible opportunity, minimising the number of unresolved complaints which need to be referred to the Financial Ombudsman Service.
- If a 3rd 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 3rd 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

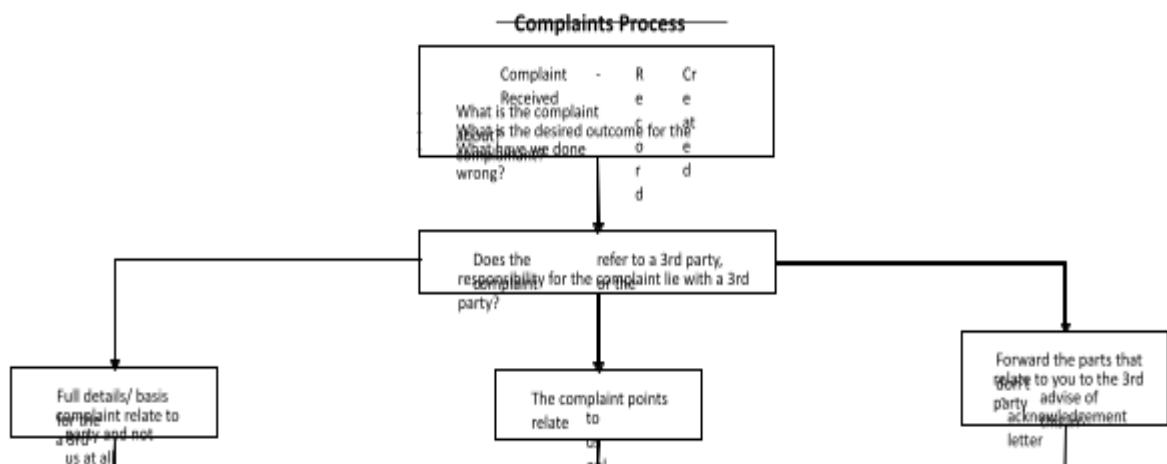
the customer of their right to refer the complaint to the Financial Ombudsman Service.

- 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 (appendix iii).
- 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 (FOS) where applicable (see final response letter templates).
- All customer and FOS complaints received and resolved will be recorded so we are able to identify trends through root cause analysis and make the necessary business changes or provide further training to improve the services to our customers and prevent repeat occurrences.
 - This also includes considering whether such root causes may also affect other processes or products, including those not directly complained of.
- Where a complaint against a respondent is referred to the FOS, we will cooperate fully with the FOS and comply promptly with any settlements or awards made by it.

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
	_____	_____
	_____	_____
	_____	_____
	_____	_____



Appendix i – Complaint Management Form

The Window Co Complaint Form

Date:	Information taken by:
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Customer details			
Name:			
Address:			
Telephone:		Mobile:	
Email:			

Details of the complaint	
Name of sales adviser:	Date of sale:

Complaint relates to: (please tick and expand the details)	
Sales	<input type="checkbox"/>
Service	<input type="checkbox"/>
Product	<input type="checkbox"/>
Other (describe):	<input type="checkbox"/>

Initial investigation details



Recommended actions

Recommended solution

Communication History (Dates)			
Summary Resolution Letter:			
Acknowledgement Letter:			
4 Week Holding Letter:			
Continuation Letters:			
Final Response Letter:			

Summary and recommendations		
<p>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.</p>		
<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Date:</td> <td>Signature:</td> </tr> </table>	Date:	Signature:
Date:	Signature:	

Appendix ii – Acknowledgement Letter *(send within 5 business days)*

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref: *[file number]*

Dear *[customer name]*,

Complaint relating to: *[brief details]*

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,

[Name]

Customer Complaints Manager

Enc.

Appendix iii – Ongoing Communication Letter

(send as appropriate but at least every 10 work days and at 4 weeks)

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref: *[file number]*

Dear *[customer name]*,

Complaint relating to: *[brief details]*

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 01619628570.

Yours sincerely,

[Name]

Customer Complaints Manager

Appendix iv – Summary Resolution Letter (*send if complaint has been resolved within 3 business days*)

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref: [*file number*]

Dear [*customer name*],

Complaint relating to: [*brief details*]

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,

[Name]
Customer Complaints Manager

Enc.

Appendix v – Final Response Letter- upheld, resolved, offer of redress

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date

Our ref: *[file number]*Dear *[customer name]*,Complaint relating to: *[brief details]*

I am writing in relation to the complaint you raised on DD/MM/YYYY, the details of which are as follows:

Full details of complaint

I can confirm that I have conducted an investigation and have concluded the following:

Full details of conclusion

Given the above, I have upheld your complaint and I feel it is appropriate to offer the following redress which I hope meets with your approval:

Details of redress: (delete redress section if appropriate)

This is our final response.

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.

I have enclosed with this letter a copy of the Financial Ombudsman Service's explanatory leaflet. For further information you can visit their website <http://www.financial-ombudsman.org.uk/>

May I thank you for bringing this matter to our attention. We have reviewed and changed our processes to avoid any repeat occurrences of this nature.

Yours sincerely,

[Name]

Customer Complaints Manager

Appendix vi – Final Response Letter - *Not upheld, resolved*

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date

Our ref: *[file number]*

Dear *[customer name]*,

Complaint relating to: *[brief details]*

I am writing in relation to the complaint you raised on DD/MM/YYYY, the details of which are as follows:

Full details of complaint

I can confirm that I have conducted an investigation and have concluded the following:

Full details of conclusion

Given the above, I have been unable to uphold your complaint as (EXPLAIN WHY THE COMPLAINT HAS BEEN REJECTED)

This is our final response.

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.

I have enclosed with this letter a copy of the Financial Ombudsman Service's explanatory leaflet. For further information you can visit their website <http://www.financial-ombudsman.org.uk/>

Yours sincerely,

[Name]

Customer Complaints Manager

Appendix vii – Response Letter - *Not resolved, Send at 8 weeks*

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date

Our ref: *[file number]*Dear *[customer name]*,Complaint relating to: *[brief details]*

I am writing in relation to the complaint you raised on DD/MM/YYYY, the details of which are as follows:

Brief details of complaint

Unfortunately, we are still investigating your complaint and therefore we are not in a position to issue our final response. We expect to be in a position to do this by DD/MM/YYYY.

You may now refer your complaint to the Financial Ombudsman Service as your complaint has remained unresolved for 8 weeks.

I have enclosed with this letter a copy of the Financial Ombudsman Service's explanatory leaflet. For further information you can visit their website <http://www.financial-ombudsman.org.uk/>

Yours sincerely,

[Name]

Customer Complaints Manager

Appendix viii – Complaint Referral Letter (*send within 5 business days where the responsibility for the complaint lies solely with a 3rd party*)

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref: [*file number*]

Dear [*customer name*],

Complaint relating to: [*brief details*]

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

Full details of complaint

Upon investigation, it has come to light that the responsibility for resolving your complaint lies with (INSERT 3RD PARTY NAME) due to (INSERT DETAILS).

We have forwarded your complaint on to them and they will be in contact with you in due course. In the meantime, if you wish to contact them, you can do so on (INSERT CONTACT DETAILS).

This is our final response.

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.

I have enclosed with this letter a copy of the Financial Ombudsman Service's explanatory leaflet. For further information you can visit their website <http://www.financial-ombudsman.org.uk/>

Yours sincerely,

[Name]

Customer Complaints Manager

Appendix ix – Complaint Referral Letter (*send within 5 business days where the responsibility for the complaint lies jointly with us and a 3rd party*)

Customer Name

Address 1

Address 2

Address 3

Address 4

Post Code

Date:

Our ref: [*file number*]

Dear [*customer name*],

Complaint relating to: [*brief details*]

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

Full details of complaint

Upon investigation, it has come to light that the responsibility for resolving your complaint lies both with us and with (INSERT 3RD PARTY NAME) due to (INSERT DETAILS).

We have forwarded your complaint on to them and they will be in contact with you in due course. In the meantime, if you wish to contact them, you can do so on (INSERT CONTACT DETAILS).

We believe that we are responsible for resolving the following points from your complaint:

LIST POINTS

Your complaint has been assigned to [*name of staff member*] who will be responsible for investigating the above points to 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,

[Name]

Customer Complaints Manager