

# Complaints policy

Date: January 2012

## Information for complainants

### Introduction

Here we set out how you can make a complaint about the Money Advice Service and what you can expect from us in response to your complaint. Please find:

1. Background
2. Complaints we can deal with directly
3. Complaints we can't deal with
4. How to contact us
5. How we will treat your complaint

### 1. Background

Our vision is to enhance people's lives because they take control of their money as a matter of course. We aim to revolutionise the way people in the UK think about and manage their money, by providing free, unbiased advice online, over the phone and face to face.

To meet our vision, it is important that we continually improve the quality of our work and the service we provide. We regard all complaints as an opportunity to do better. Irrespective of the outcome of your complaint we will research the root cause of the issue and make sure we make all possible improvements.

### 2. Complaints we can deal with directly

Our definition of a complaint is when an expression of dissatisfaction has been made about the quality of our work or the service we provide, either directly or through one of our partner organisations. Complaints can be made about, for example, mistakes, poor quality advice, unreasonable delay or poor customer service.

If you have a complaint about any aspect of our work or service please contact us.

### 3. Complaints we can't deal with

We are unable to deal with complaints relating to other organisations. For example, complaints about regulated financial service firms, mortgage lenders, pension providers or fraud claims.

If you have a complaint about another organisation's product or service and are unsure where to take it, please telephone one of our trained advisers on 0300 500 5000 (Money Advice Line), who will be able to provide you with information and guidance.



#### **4. How to contact us**

In the first instance if you have a problem please contact the person or department who you originally dealt with to discuss your concerns; the member of staff may be able to deal with your concerns there and then. We will always take seriously any dissatisfaction with our service.

If you prefer not to contact the department, or do not get satisfaction from doing so, please contact our Complaints Officer:

Complaints Officer  
The Money Advice Service  
120 Holborn  
London EC1N 2DT

You can also email [complaints@moneyadviceservice.org.uk](mailto:complaints@moneyadviceservice.org.uk) or telephone (020) 7943 0600.

#### **5. How we will treat your complaint**

We operate a three stage complaints process. The first two stages being internal and the third external.

##### **Stage 1**

Upon receiving a complaint, we shall:

- provide you with an acknowledgment, within five working days;
- investigate your complaint, by speaking to appropriate employees for clarification and with a view to identifying a solution, and
- provide you with our response, within twenty working days of the acknowledgement being sent.

##### **Stage 2**

If you are not satisfied with our response from stage 1, you can contact the Complaints Officer to arrange for a Director or our Chief Executive, as appropriate, who is unconnected with the matter to:

- consider your concerns;
- review your complaint and our initial response, and
- provide you with a recommended resolution, within twenty working days of the date we acknowledged receipt of your complaint.

Your request to proceed to stage 2 will be acknowledged within 5 days of your request being received.

So that we can provide you with the best possible service, the optimum time for you to make a stage 2 complaints is within 28 days of the stage 1 response. However, at our discretion, we will consider any stage 2 complaints after this period.

A response by our Director/Chief Executive will be the final stage of our internal complaints procedure.



If we need longer than the stated times to resolve your complaint at any stage, we will keep you informed, explain why and provide you with a revised response date.

### **Stage 3**

Once you have exhausted our complaints process, and if you remain dissatisfied with our final response to your complaint, you have the right to refer it to our independent external complaints adjudicator: the Centre for Effective Dispute Resolution (CEDR).

Their contact details are:

CEDR  
International Dispute Resolution Centre  
70 Fleet Street  
London EC4Y 1EU

Tel: 020 7536 6000  
Fax: 020 7536 6001  
Email: [info@cedr.com](mailto:info@cedr.com)  
Web: [www.cedr.com](http://www.cedr.com)

So that we can provide you with the best possible service, the optimum time for you to make a stage 3 complaint is within 28 days of the stage 2 response. However, we will ask CEDR to consider any stage 3 complaints after this period, at their discretion.

### **Keeping a record of a complaint**

We will record your complaint electronically on file to include your name, contact details, dates, the circumstance of the complaint and our correspondence. Some of the data will be used to form a regular anonymised report for the Money Advice Service Executive. All information will be kept and used in accordance with the Data Protection Act 1998.