



Complaints Policy

Statement

"Crosslight Advice aims to provide a service of a standard acceptable to all our users. If we fail to do this we want to know about it; this will enable us not only to deal with the specific problem, but also to avoid it happening again."

Our complaints procedure sets out how an individual may take up matters that they think are unsatisfactory about the service they have received from us. A copy of this complaints policy will be posted on our website for anyone to access."

Introduction

This policy sets out the procedures we will follow when we receive a complaint about our service. It does not address complaints made by volunteers.

This procedure is meant to provide a means to resolve a dispute between Crosslight Advice and any complainant. It requires staff and volunteers at every stage to try and resolve the complaint and requires all involved to investigate any complaint competently, diligently and impartially.

Complaints are likely to be in one or more of the following areas;

- Dissatisfaction with our service, such as inadequate work, problems with casework, unacceptable delay or failure to deliver a promised service etc.
- Disputes between the user and Crosslight regarding policy, procedure or activities
- Discourtesy or unhelpfulness on the part of staff or volunteers

The Procedure

When someone wishes to register a complaint, the following procedure will be adopted.

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 will do so if possible and appropriate.

If the complaint has not already been resolved, the complainant should be invited to send their complaint to the Head of Operations – the "How to make a complaint" leaflet may be provided. Where the complaint is against the Head of Operations or the Chief Executive, the same procedure will be followed, but with the Chief Executive or the Chair of Trustees respectively substituting for the Head of Operations role. A complaint may be made in writing (via email or post), or verbally by phone, video-call or in person. The complainant should be asked to provide as much detail of the complaint as possible.

If a complaint is received, we may ask to speak further with the complainant to find out more details about the complaint, and will attempt to resolve it if possible. The Head of Operations may need to investigate the complaint further. The Head of Operations may delegate any aspect of the investigation to a nominee. If the complaint involves a worker, the Head of Operations will offer the opportunity for the worker to put forward their account, either by written statement or verbal presentation. The Head of Operations will present his or her findings to the Chief Executive (or the Board of Trustees in respect of a complaint against the Chief Executive) who will make a final decision.

Where a complaint is resolved by the end of the 3rd working day after receipt, we will provide a summary response referring to the complaint and confirming that the complaint is considered to be resolved.

Otherwise, the Head of Operations will ensure that all complainants receive a response in writing within eight weeks of the complaint being received. This response will summarise what investigations have been carried out and what action, if any, is proposed to resolve the matter. If the complainant is a client, a copy of the letter will be added to the client's file. If a written response is unsuitable, the complainant will be offered an opportunity to receive the response verbally - a written record of this conversation will be kept.

If the complaint relates to a regulated activity (i.e. the provision of debt advice) the response will contain a statement that the complainant may have the right to refer the complaint to the Financial Ombudsman, and must do so within 6 months of the response. The response will contain details of how to do this.

If the complaint is about a worker in respect of his/her capacity as an Approved Intermediary for the processing of Debt Relief Orders, the Final Response will inform the complainant of his/her right to have the complaint and the decision about the complaint referred initially to AdviceUK in its capacity as a Competent Authority and ultimately to the Secretary of State. The Final Response must explain how to do this.

Recording and Monitoring Complaints

All complaints will be recorded and kept on file, including those which were resolved without being put in writing. All complaints shall be treated with regard to the Confidentiality Policy. The Head of Operations will make a report at least once a year to the risk and compliance committee of the Crosslight Board summarising the nature of complaints received and how they were resolved.

HTB Brompton Road | London | SW7 1JA
0203 373 1180 | info@crosslightadvice.org |
www.crosslightadvice.org

Crosslight Advice is a registered Charitable Incorporated Organisation (charity no. 1163306) and is authorised and regulated by the Financial Conduct Authority (authorisation no. 715066). Crosslight is part of the national Community Money Advice network of debt advice agencies and is a member of Advice UK. Crosslight holds the Advice Quality Standard.

Edited: 2.11.23

