

Procedure Reference Number:	
Date Procedure Created:	
Date Procedure Effective From:	1 January 2018
Date of Last Revision:	Not applicable
Date Approved:	
Approved By:	Vicky Miller

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1. Introduction

- 1.1 This process outlines livin's approach to handling complaints relating to financial services. It differs from the standard livin Customer Feedback and Complaints Procedure as it relates specifically to financial advice services that are regulated by the FCA.
- 1.2 This procedure has been developed in accordance with the guidance provided by the FCA and there is no charge to customers making a complaint through this process.

2. Objective of procedure

- 2.1 For the purposes of this procedure, the definition of a complaint is:

“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a *person* about the provision of, or failure to provide, a financial service or a *redress determination*, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.”

3. Complaints Process

- 3.1 All complaints should initially be referred to the Customer Feedback Team at livin. The customer may complain in several ways including (but not restricted to):

- In person
- By telephone
- In writing by post, email or web chat
- Via social media

- 3.2 livin operates a two stage complaints process, which includes:

- Informal - within three full working days of receipt of the complaint
- Formal – aim to resolve fully within four working weeks

The Customer Feedback Team will record, monitor and refer the complaint to the Executive Director of Finance and Development to address and resolve the complaint.

- 3.3 All complaints will initially be dealt with at informal stage in accordance with the process at Appendix 1. livin will always endeavour to resolve a complaint at this stage and within three full working days, however if the complaint is going to take longer than this it will automatically escalate to the Formal stage of the process and the complainant will be advised accordingly.

Formal

- 3.4 A complaint will become formal if a complaint is not resolved within the timescales outlined at the informal stage. The Executive Director of Finance and Development will be the point of contact through all stages of the complaint and will handle the complaint in accordance with the process at Appendix 1.
- 3.5 The final closing letter will be sent to the complainant no later than eight weeks after the complaint is first received. The final response letter will either:

- accept the [complaint](#) and, where appropriate, offers redress or remedial action; or
- offer redress or remedial action without accepting the [complaint](#); or
- reject the [complaint](#) and give reasons for doing so.

It will also:

- include a copy of the [Financial Ombudsman Service's](#) standard explanatory leaflet;
- provide the website address of the [Financial Ombudsman Service](#);
- inform the complainant how, if they remain dissatisfied with our response, they may refer the [complaint](#) to the [Financial Ombudsman Service](#).

4. Financial Ombudsman service

- 4.1 If the complainant feels that their complaint has not been resolved through our complaints procedure, they have the right to refer the complaint to the Financial Ombudsman Service directly.
- 4.2 The Financial Ombudsman Service can look into any complaint we have not been able to settle to the complainant's satisfaction. They will only investigate the complaint after it has been through our internal complaints procedure and they can only do this once a full eight weeks has passed following the date of making the complaint.
- 4.3 The complainant has the right to refer the complaint to the Financial Ombudsman Service within six months of our final response.

The contact details of the Financial Ombudsman Service are:

The Financial Ombudsman Service,
Exchange Tower,
London. E14 9SR

Telephone Number: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financialombudsman.org.uk/>

5. Recording, monitoring and reporting feedback

- 5.1 All complaints will be logged and monitored by the Customer Feedback Team into the Feedback Manager system and will record:
- ID number of case
 - Name and Address of complainant
 - Date complaint received
 - Name of Customer Feedback Advisor monitoring the complaint
 - Name of appointed investigator
 - Service area
 - Details of complaint
 - Action taken
 - Stage at which complaint was closed
 - Days taken to resolve the complaint

6. Raising staff awareness and understanding of procedure

- 6.1 All staff will receive training on this procedure.
- 6.2 All staff will be made aware of their duty to follow this procedure as part of their Induction Training.
- 6.3 All staff will be made aware of the need for confidentiality in dealing with complaints.
- 6.4 All staff will be made aware of the need to offer assistance to customers making complaints.
- 6.5 Staff should ensure that all complaints they refer to Customer Feedback Team are received within 1 working day of receipt of the original complaint.

7. Publicising the procedure

- 7.1 This procedure will be publicised through the livin website.

8. Legislation and related policies and procedures

- Data Protection Act 1998
- FCA Handbook DISP 1

Appendices

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INFORMAL

YOUR COMPLAINT IS RECEIVED

We will investigate your complaint and endeavour to send a final response to you within 3 full working days of receipt of your complaint. If we are unable to provide you with a final response within this time we automatically escalate your complaint to Stage 1 (formal complaint).

FORMAL

We will acknowledge in writing that your complaint is now formal within 5 working days of escalation of your complaint

We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update.

We will endeavour to send a final response to you in writing within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

If more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.