



**1<sup>st</sup> Homes Limited**  
**Customer Complaints Policy & Process**

## Introduction

This document sets out how we will manage any customer complaints received. This policy and process forms a key part of our staff training programme. In addition, it details how and when we will communicate with our customers when they do complain and importantly how we will work to resolve their complaints in a timely manner.

**We believe our organisation provides a first-class service to our customers.**

However, we also understand that occasionally things may go wrong and not be to the entire satisfaction of our customers.

When our customers make us aware of any shortcomings in our products or our service we will always respond in a professional and courteous manner and ensure that our first-class service is maintained throughout the investigation and resolution of their complaint.

The person in our organisation responsible for this area of our business is Nicola Watling – Complaints Manager.

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

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

To ensure that this statement remains true we will proactively:

- Advise each Customer on “How to Complain” when they first do business with us;
- Train all of our staff 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 Staff and amend our processes if appropriate to avoid repeated complaints.

This Policy Statement will be reviewed at least once a year and amended as required to ensure it remains current and a key element of our business.

Dates Reviewed:	Date	Initials
	<u>27/02/2018</u>	NKW
	05/07/2018	NKW
	09/08/2019	NKW
	_____	_____

## Handling Complaints

It will always be **free of charge** for customers to lodge a complaint and they have a choice of how they complain (letter, email, telephone call, personal visit) will always be theirs.

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

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**.

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

## Resolving 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:

- Every complaint received, and that is not resolved by the close of the next working day, will be acknowledged **within** five working days and a copy of the "How to Complain" leaflet sent to the customer.
- We will advise the customer on each communication when they will next hear from us.
- We will endeavour to resolve complaints in a timely manner and **within eight weeks** as a maximum.
- If we cannot resolve a complaint then we will refer customers to IWA/SHERMIN.

**1<sup>ST</sup> Homes Ltd Queries/Complaint**

Date:	Information taken by:
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**Customer details**

Name:			
Address:			
Telephone:		Mobile:	
Email:			

**Details:**

Name of sales adviser:	Date of sale:
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**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)**

Acknowledgement 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:**

## Appendix ii – Acknowledgement Letter *(send within 5 work 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 call.

Yours sincerely,

Nicola Watling  
Customer Complaints Manager

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### **Appendix iii – Ongoing Communication Letter**

*send as appropriate but at least every 10 work 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]*

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 if, in the meantime, you have any questions please do not hesitate to call me on 01206 586518.

Yours sincerely,

Nicola Watling  
Customer Complaints Manager

## Appendix iv – Final Response Letter- *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 to confirm that following our investigations into your complaint we have concluded:

*Full details of conclusion*

Given the above, we feel it is appropriate to offer the following redress and we hope it meets with your approval:

*Details of redress:*

May I thank you for bringing this matter to our attention. We have reviewed and changed our processes to avoid any repetition in the future.

Yours sincerely,

Nicola Watling  
Customer Complaints Manager

## Appendix v – Final Response Letter

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 confirm that following our investigations into your complaint we have concluded:

*Full details of conclusion*

Hopefully this conclusion is to your satisfaction but if not then you can refer your complaint to:

Yours sincerely,

Nicola Watling  
Customer Complaints Manager