

# Raise Complaints Procedure

## General principles

We aim to provide a high standard of service to all our clients.

If we fail to do this we want to know about it so we can deal with the specific problem, learn from the outcome and avoid it happening again.

We will treat complaints as a way to improve our services and learn from our mistakes. It improves our transparency and accountability. Managing complaints effectively will help to reassure clients, staff, volunteers and third parties that we are committed to resolving problems, improving relationships and building loyalty.

### **This guidance helps ensure that our complaint handling is effective and that it:**

- Puts the complainant at the heart of the process
- Is appropriate and clearly communicated
- Is thorough proportionate and consistent
- Is objective, impartial and fair
- Uses analysis of outcomes to drive service quality improvements

### **Our principles for complaint handling. We will:**

- Support and promote the right to complain
- Aim to remove barriers to making a complaint
- Value complaints as a constructive opportunity to improve
- Acknowledge when we have made mistakes and apologise
- Handle complaints fairly, confidentially and as quickly as possible, keeping all parties informed
- Protect the rights and interests of people who complain
- Cease communication if requests become unreasonable and out of proportion to the resources of the organisation.

This policy sets out the procedures we will follow when we receive a complaint from clients of the service, an organisation or member of the public.

A complaint is a statement of dissatisfaction by someone who has used the service or attempted to use the service. It is likely to be in one or more of the following areas:

- Dissatisfaction with our service, such as inadequate work, problem with casework, unacceptable delay or failure to deliver a service etc
- Disputes between client and organisation regarding policy, procedures or activities
- Discourtesy or an unhelpful attitude on behalf of a member of staff.

## The complaints procedure for clients

When someone wishes to register a complaint, the following procedure should be adopted. It is anticipated that from time to time either the Chief Officer or the Chair of Trustees can delegate their responsibilities in order to facilitate a prompt response to this procedure.

**A Client complaint form is attached at Appendix 2 (2 pages)**

## Overview of the process

Stage	Who	Outputs	Timescales
Informal Stage	Caseworker or member of staff involved	Apology. Explanation. Referral to another agency. Another appointment.	5 working days
First Formal Stage	Chief Officer	Acknowledgement.	5 working days
		Investigation.	
		Full response.	8 weeks
Second Formal stage	Chair of Trustees	Acknowledgement.	5 working days
		Investigation.	
		Full response.	10 working days
If complainant is not satisfied they can then escalate to:			
GMMAP	GMMAP Project Manager	For GMMAP cases.	
	Financial Ombudsman Service	For all cases.	

### Complaints Recording

The complaint details must be recorded for each stage in the process for both internal reporting and reporting to GMMAP (debt cases). See Appendix 1 for the information required.

#### Informal resolution stage

If a Raise client complains or expresses dissatisfaction with the service we provide in any way, the caseworker concerned should try to gain a clear understanding of what the problems is.

If it is anything other than a complaint about alleged mishandling of a case and/or material loss, alleged breach of confidentiality, or alleged breach of equal opportunities policy, the caseworker should try to resolve the matter informally with the client. This could take the form of:

- An apology
- An explanation by a senior manager
- Referral to another agency
- Making an appointment.

If the complaint involves alleged mishandling of a case and/or material loss, alleged breach of confidentiality, or alleged breach of equal opportunities policy, or if the caseworker cannot resolve the matter informally, then the caseworker must ask the client to put the complaint in writing (help will be given if required) and the complaint must be passed to the manager for handling under the Formal Complaint stages.

If the caseworker cannot resolve the matter immediately, but expects to do so later (e.g. as soon as the caseworker has certain information), then the client should be given a definite time to call back. In any event stage 1 of this procedure should be completed within 5 working days.

#### First Formal Complaint stage

If the caseworker's attempt to resolve the issue does not satisfy the client, or the complaint fits the criteria for immediate escalation, the issue must be taken to the Chief Officer.

Where appropriate, the Chief Officer will ask for the complaint to be in writing and marked Private and Confidential. They will then:

- Acknowledge the complaint has been received
- Advise how it will be handled including the name of the person responsible
- Advise on an expected timescale for a full response
- Provide information about the complaints procedures
- Provide confirmation that if the complaint is not resolved, the complainant will be entitled to escalate it for review to the -

- next internal stage (to Raise): Second Formal Stage
- the GMMAP Project Manager (if a GMMAP client)

The Chief Officer will investigate the complaint and provide a full response within 8 weeks. The investigation may be delegated but not to anyone implicated in the complaint.

The investigation will be

- Impartial, each complaint will be approached with an open mind and the facts weighed objectively
- Confidential, investigated in private and care taken when disclosing any details of the complaint to others
- Transparent, the complainant should be told about the steps in the process and given an opportunity to comment on any information that may be evidence against their complaint.

The response to the client will be presented in a format which the complainant can understand and will deal with each concern raised in a logical and explanatory manner.

It is preferable to communicate the outcomes of a complaint in writing, but this can be done face to face or by telephone if the complainant prefers. Any verbal explanation should be followed-up in writing and the complainant made aware that this will be the case.

The response should include:

- a summary of the complaint
- the background to the complaint
- particulars of the investigation
- finding(s) of the investigation
- decision(s) reached and the reasons
- action that will be taken as a result of the complaint- including any redress
- how to escalate the complaint to the next stage and relevant timescales
- for complaints which are eligible, details of how to complain to the Financial Ombudsmen service will be included
- if applicable details of further escalation to the Chair of Trustees of Raise and timescales.

### Second Formal Complaint Stage

Where the First Formal complaint stage does not resolve the issue to the client's satisfaction, the issue will be referred, within 5 days, to the Chair of Trustees, who will take written and/or verbal evidence as they see fit. They will determine a course of action and explain that to the client. This will take place within 10 days of the complaint being referred to them.

The response will include the option to complain to the Financial Ombudsmen Service as detailed below.

### Financial Ombudsman Service

The Financial Ombudsman Service provides a free, independent service for clients to solve disputes with not-for-profit debt advice providers.

The Financial Ombudsman Service will only step-in once Raise has had the opportunity to investigate matters.

If the complaint is about debt advice or if the clients was seeking advice about your credit record and they are not satisfied with Raise's final response, they can ask the Financial Ombudsman to review their complaint.

Contact the Financial Ombudsman Service

By post:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

By phone:

0800 0 234 567 – free for people phoning from a 'fixed' line (eg a landline at home)

0300 123 9 123 – free for mobile phone users who pay a monthly charge for calls to numbers starting 01 and 02.

By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Third party complaints

If the complaint comes via a third party regarding a client we will accept third party complaints when authority has been sort and gained from the client. The complaint needs to be addressed to the Chief Officer.

If the complaint is about a member of staff or volunteer's conduct or behaviour we would ask that the client marks the complaint as "confidential" and address this to the Chief officer.

### Complaint against the Chief Officer

In any case involving a complaint about the Chief officer which cannot be resolved under 1 Informal Stage, the issue will be referred to the Chair of Trustees, who will take written and/or verbal evidence as they see fit. They will determine a course of action, and explain that to the client. This will take place within 10 days of the written complaint being made.

It is recognised that sometimes the above procedure will not satisfy a client, either because the problem is irresolvable or because the complaint is vexatious or frivolous. In the event of a client persisting with the complaint after all stages have been concluded, they will be informed in writing that the procedure has been exhausted.

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### Making a complaint

Please address your complaint as “private and confidential”

Our address is:                   **Raise**  
  **107 Great Mersey Street**  
  **Liverpool**  
  **L5 2PL**

Or email us at                    **[admin@raiseadvice.org.uk](mailto:admin@raiseadvice.org.uk)**

### **Appendix 1:**

#### **Complaints Recording**

All complaints must be recorded to include, as a minimum, the information listed below:

- 1. Complaint – informal resolution report**
- 2. Date:**
- 3. Staff member receiving complaint:**
- 4. Client\_Name:**
- 5. Address:**
- 6. Nature of complaint:**
- 7. Action taken:**
- 8. Who has taken the action?**
- 9. Complaint resolved:**
- 10. Date form passed to the responsible individual:**

All relevant GMMAP complaints handled internally must be reported to the GMMAP Project Manager via the Complaints Tab in the MCR Template under information to be reported on a quarterly basis.

### Appendix 2: Client / Customer Complaint Form

#### **Raise aims to provide a high standard of service to all our clients.**

If we fail to do this we want to know about it so we can deal with the specific problem, learn from the outcome and avoid it happening again.

We will treat complaints as a way to improve our services and learn from our mistakes

#### **How we will handle your complaint**

We will respond to you within 5 days. If you are not happy with our response, please let us know.

We will then investigate further and reply to you initially within 5 working day as with a further more detailed response within 8 weeks.

If you are still not happy with our responses, you can escalate to a Senior Manager or Trustee who will investigate further.

Once we have completed the above steps, if you are still not happy, you can refer to the Financial Ombudsman or in the case of a Debt case, you can ask us to refer your complaint to the GMMAP Project Manager.

Please return your completed form to [admin@raiseadvice.org.uk](mailto:admin@raiseadvice.org.uk)

Date	Reviewed by	Date of Trustee approval	Next review date
19/6/2024	Linda Daley – Ops Manager ( change of address only)	15/8/2024	August 2026



## Raise Client / Customer Complaint Form

Please complete the details below, if you need help a member of staff will assist you.

<b>Date form completed</b>		<b>Completed by</b>	
<b>Case reference no (if known)</b>			
<b>Client name:</b>		<b>Client Address:</b>	
<b>Nature of complaint</b> Please explain in your own words why you are dissatisfied and any key dates you need us to be aware of. If you need more space, please use a separate sheet Please attach any documents relevant to your complaint.			
For office use			
<b>Received By</b>		<b>Date Received</b>	