

# Complaints Policy

## Purpose

We want to help our clients, professional partners and anyone else whom we engage with, to resolve their complaint as quickly as possible.

## Our commitment

Accountancy Bridge is committed to providing a high-quality service to everyone we deal with. To do this, we need you to give us any comments about our service, and to tell us when we get things wrong. We want to help you resolve your complaint as quickly as possible.

We treat as a complaint, any expression of dissatisfaction with our service which calls for a response. We listen to your complaints, treat them seriously, and learn from them so that we can continuously improve our service.

A complaint is an expression of dissatisfaction, whether justified or not.

Our policy covers complaints about:

- the standard of service we provide
- the behaviour of our staff
- any action or lack of action by staff affecting an individual or group

Our complaints policy does not cover:

- matters that have already been fully investigated through this complaints procedure
- anonymous complaints
- complaints about access to information where procedures and remedies are set out in legislation, eg Freedom of Information Act, Data Protection Act

## Our standards for handling complaints

- we treat all complaints seriously, whether they are made by letter or by email
- you will always be treated with courtesy and fairness - we would hope, too, that you will be courteous and fair in your dealings with our team at all times
- we will treat your complaint in confidence within the department
- we will deal with your complaint promptly - we will acknowledge receipt of a written complaint within 5 working days and we will send you a full reply within 20 working days of receipt
- if we cannot send a full reply within 20 working days of receipt, we will tell you the reason why and let you know when we will be able to reply in full
- we will maintain a report on the numbers and categories of complaints we receive, and the percentage of complaints upheld.

## Confidentiality

All complaints received will be dealt with confidentially and in accordance with the requirements of the Data Protection Act 1998.

## How to complain

You can make a complaint by email or post.

**Address:** The Director, Accountancy Bridge Ltd, The Orangery, Enterprise Centre, Station Parade, Eastbourne, East Sussex, BN21 1BD.

**Email:** [feedback@accountancybridge.com](mailto:feedback@accountancybridge.com)

We have a 2-stage complaints procedure. At each stage it will help us to resolve your complaint quickly if you can give us as much clear detail as possible, including any documents and correspondence and stating that you are making a complaint in line with our procedure.

## The stages of the complaints procedure

### Stage 1

This is the first opportunity for the department to resolve a complainant's dissatisfaction, and most complaints are expected to be resolved at this stage. In the first instance, we will try to get your complaint resolved by the Director or a Head of the team against whom the complaint has been made. Upon receipt of your complaint we will contact the Director or relevant team Head, and ask them to deal with your complaint.

### Stage 2

If you are dissatisfied with this response you may request a review by the Director of the business. Your request should be sent to a contact address listed in the previous section, How to complain for the director to review.

## Timescales for handling a complaint

Stage 1 - maximum 20 working days

- acknowledgement within 5 working days
- full response within 20 working days

Stage 2 - maximum 20 working days

- acknowledgement within 5 working days
- full response within 20 working days

## Extending time limits

We aim to complete all complaints within the timescales above; however, if a complaint is very complex it may occasionally be necessary to extend the time limit. If this is the case, we will keep the complainant informed of progress with the investigation, the reasons for the delay, and the new deadline.

Following any stage of the procedure, a complainant has a maximum of 28 days from the date of the final response to request that their complaint be progressed to the next stage.

## If you remain dissatisfied

If having followed the 2 stages of our complaints procedure you remain dissatisfied, you can ask to have your complaint reviewed externally by someone who does not work for Accountancy Bridge.

You should contact the National Association of Finance Brokers (NACFB) and ask for your complaint to be investigated through their procedure. The NACFB can carry out independent investigations into complaints and can be reached at the below address.

**Address:** NACFB, 33 Eastcheap, London, EC3M 1DT

**Contact number:** 020 7101 0359

**Email:** [complaints@nacfb.org.uk](mailto:complaints@nacfb.org.uk)

## Remedies

When we get things wrong, we will act to:

- accept responsibility
- explain what went wrong and why
- put things right by making any changes required

The action we take to put matters right (ie redress) in response to a complaint, can include any combination of the remedies set out in the list below. The general principle we follow is that a complainant should, so far as possible, be put in the position he or she would have been in, had things not gone wrong.

The remedy chosen needs to be proportionate and appropriate to the failure in service and take into account what people are looking for when they complain. An apology is normally appropriate, but other action may also be necessary:

- a sincere and meaningful apology (explaining what happened and or what went wrong) - an apology is not an acceptance of liability under Section 2 of the Compensation Act 2006
- remedial action, which may include reviewing or changing a decision on the service given to an individual complainant
- service desired by complainant (immediately, if appropriate)
- putting things right (change of procedures to prevent future difficulties)
- training or supervising staff
- financial compensation



## Compensation

In most cases, remedies other than financial compensation will satisfy the complainant. Financial compensation is therefore a final option and will only apply in cases where the loss or suffering is considered to warrant such a payment.

In circumstances where it is decided that our action or lack of action has resulted in a case of professional negligence, if the complainant has suffered direct or indirect financial loss, compensation maybe payable.

Where it is decided following investigation of a complaint, that a complainant has suffered an injustice and or hardship resulting in direct or indirect financial loss, due to professional negligence, we will determine whether compensation is an appropriate remedy by looking at all the evidence, including how much the complainant can demonstrate they have lost, or what extra costs they have incurred because of our professional negligence.

The reason for our decision will be recorded by the decision maker and included in our response.

## Comments

Quality of service is an important measure of the effectiveness of the business. Therefore, learning from complaints is a good way of helping to improve and develop the way that the Accountancy Bridge works. As well as learning from your complaints, we are also interested in other ideas you may have on how we might do things better.

You can make your comments through the below details.

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We will use your comments to help improve our service and the way we do things. However, the 2-stage procedure outlined above does not apply to comments.



## Unreasonable behaviour

All complaints will be processed in accordance with this policy. However, during this process, staff may have contact with unreasonable complainant behaviour and unreasonably persistent complainants.

Accountancy Bridge defines unreasonably persistent complainants as:

Those who, because of the frequency or nature of their contact with the business, hinder the consideration of their or other people's, complaints.

## Recording complaints

We will log all complaints we receive so that we can monitor the types of problems, the best way to sort them out and how long we are taking to deal with them. This also helps us to take a closer look at how we can improve our own service delivery.

We will handle your information in line with data protection legislation.

*Edited – 24<sup>th</sup> February 2021*