

What can I complain about?

You can complain if you think that:

'Maladministration' has taken place (for example, if we have delayed, made mistakes in or failed to follow the procedures in our application process).

Additionally if:

- We have failed to give you access to information or have given you incorrect advice or information.
- We have not treated you politely.
- We have discriminated against you or not treated you fairly.

You have cause to complain if:

- We discover (through dealing with a complaint) that we did not follow procedures for assessing your claim, as per our Terms of Business Letter.
- You can show that we have misunderstood a significant part of your claim.
- You can show that we did not take notice of relevant information.

You may not be sure what information you should include or how best to set out your complaint. You should set out the facts as clearly as possible, in a logical order. Remember to include important details and dates where possible. We can give you information about how we will process your complaint. Our contact details are given in the 'Getting in touch' section at the end of this document.

We will keep all complaints confidential. If you make a complaint, we will treat you with respect and we expect you to treat our staff in the same way.

What you cannot complain about

You may be disappointed if your claim is unsuccessful but you cannot use the complaints procedure if we have followed the correct procedure.

How do I make a complaint?

Stage 1

If you are not happy with the service you have received, contact the person you first dealt with. They will try to put things right. We hope that we can settle complaints as quickly as possible in this way.

Stage 2

If you are not satisfied with the response you receive, you can take this further by:

- Writing to our Director of Operations.
- Writing to our Managing Director.

Please tell us:

- What happened?
- When it happened.
- Who dealt with you?
- What you would like us to do to put things right.

Also tell us if there is anything we need to know about how to contact you.

If you cannot make your complaint in writing, please contact us by telephoning 0870 240 5983.

When will I hear from you?

Within three working days of receiving your complaint, we will write to or phone you to say that we have received it. We will also tell you how you can contact the person who is dealing with your complaint and when you can expect a reply.

In most cases, you will receive a full reply to your complaint within 10 working days. If we cannot give a full reply in this time, we will tell you why and when you are likely to receive it.

Stage 3

If you are not satisfied with the Managing Director's reply, you can refer your complaint to the Arbitrator.

How do I make a complaint?

The Arbitrator has the power to decide whether or not to investigate a complaint and they will explain their reasons if they decide not to investigate it.

If they think your complaint is justified they will recommend ways for us to put things right and how to prevent a similar situation in future. We will make any recommended changes as quickly as possible.

Comments & Suggestions

We welcome comments and suggestions as these can help us improve our services. Please send any comments or suggestions to our Director of Operations. The contact details are given in 'Getting in touch' at the end of this document.

Getting in touch

To complain about the service you have received from us, please contact the person you initially dealt with. If you no longer have their contact details then please contact our Director of Operations/Managing Director at the address below, telephone 087000 858508 or email enquiries@fcc123.com .

Financial Compensation Centre

Academy House
31 Church St
Coatbridge
ML5 3DP

Fax: 01236 430100