

Credit Agreement Ltd

Internal Complaints Procedure – September 2008

Compliance

Credit agreement limited is regulated by the Ministry of Justice in respect of regulated claims management activities. Our authorisation number is CRM13151, our registration details can be confirmed on the regulators website: www.claimsregulation.gov.uk. Credit Agreement Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities.

Definition of a complaint

A complaint is an expression of dissatisfaction, whether oral or written and whether justified or not, from or on behalf of a complainant about that business's provision of a regulated claims management service.

Complaints Investigator

All customer complaints will be dealt with by the Head of Legal Services, Kevin Cresswell.

Our Procedure

Our complaints procedure is as follows:

1. The customer(s) can submit a complaint to us by means of telephone, writing, email or a visit to our premises
2. We will acknowledge a customer(s) complaint in writing within five business days
This letter will be accompanied with our internal complaints handling procedures leaflet
3. A full investigation into the complaint will be conducted by the appointed complaints handler, Kevin Cresswell, Head of Legal Services
4. We will aim to issue our final response to the customer(s) within 4 weeks from receipt of their complaint
5. If we are unable to issue our final response to the customer(s) within 4 weeks, we will write to the customer(s) to explain why and advise them that their response will be issued to them within eight weeks from the date of their complaint)
6. If the customer is unhappy with their response or the eight week timescale has been exceeded, the customer has the right to refer their complaint to the Claims Management Regulator
7. All complaints are logged on our 'Complaints Register.' This register is accessible to management only due to client confidentiality

Our complaints process is disclosed to customers within our 'Letter of engagement.' Details can also be located on our website: www.creditagreement.co.uk

Upon receipt of a complaint, the customer(s) will be sent a consumer leaflet which will detail our complaints procedure as illustrated below:

Credit Agreement Ltd

Our commitment to you

At Credit Agreement Ltd, each of our customers is important to us and we believe you have the right to a fair, swift and courteous service at all times.

We are in receipt of your complaint and we will deal with it promptly, effectively and in a positive manner.

Complaints Procedure

1) We will acknowledge your complaint within 5 working days of receipt of your complaint.

2) We will investigate your complaint and endeavor 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.

3) We will endeavor to send a final response to you 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.

4) If you are unhappy with our final response or the eight week timescale has been exceeded, you may refer your complaint to:

Claims Management Regulator,
PO Box 7824,
Burton on Trent
Staffordshire, DE14 1JS.
info@claimsregulation.gov.uk
Tel: 0845 4506858

Logging a complaint

There is a 'complaints register' held on the system which is restricted to management access only. The following details must be logged onto the spreadsheet following a complaint:

- Customer name
- Our reference number
- Date received
- Details of the complaint
- Date Acknowledged
- Final response due date
- Date 2nd holding letter issued
- Redress amount if applicable
- Further comments relating to the complaint

Record Keeping

Clients complaint records will be retained by Credit Agreement Ltd for a minimum of six years as stated in the Data Protection Act regulations 1998. This includes copies of correspondence and notes from telephone conversations.

Training

All staff are trained internally to ensure that they are fully aware of the complaints handling procedures which must be adhered to. Training records are retained by management and all staff receive refresher training courses .

Recommendation Following a Complaint

In the interest of treating customers fairly and to adhere to good practice rules, a form must be completed following the investigation of a complaint. This process is set in place to determine root cause analysis and prevent any reoccurring complaints where possible (ie; customer service).

Management Information / Statistics

Information collated from the investigation of complaints will be reviewed on a regular basis and statistics will be published internally. This information will help us to spot and track complaint trends, areas for improvement and take action where necessary. This information gathered may be used to evidence that we are treating our customers fairly.

The following information will be gathered to produce MI in relation to complaints:

- Volume of complaints
- Number of complaints against an individual
- Complaints upheld
- Complaints not upheld
- Percentage of complaints acknowledged within the 5 day deadline
- Percentage of complaints not acknowledged within the 5 day deadline
- Percentage of complaints resolved within 4 weeks
- Percentage of complaints not resolved within 4 weeks
- Percentage of complaints resolved within 8 weeks
- Percentage of complaints not resolved within 8 weeks
- Percentage of complaints referred to the regulator