



RAISING COMPLAINTS ABOUT THE IFA

September 2018

1. INTRODUCTION

The IFA is committed to providing the highest quality service to all customers. However from time to time things can go wrong and may fall short of those standards. If something does go wrong, we need you to tell us about it to enable us to address the issue as a priority and, where appropriate, offer a suitable remedy. It will also help us to make any improvements that are highlighted by the complaint.

This policy will be reviewed on an annual basis as part of our self-evaluation.

2. SCOPE

This policy applies to any and all registrants and service users who wish to raise a complaint in connection with the service they have received.

3. COMPLAINTS WE CANNOT DEAL WITH

- Anonymous complaints
- Complaints where other policies exist for dealing with the subject of the complaint all of which are available on the IFA's website.
- Complaints on a third party's behalf – complaints must come from the person directly affected
- Complaints made later than 30 days of the issue having arisen

4. IFA RESPONSIBILITIES

The IFA has a responsibility to investigate complaints to protect the integrity of the IFA and ensure all those involved in customer service conform to our standards. The IFA takes complaints very seriously and if a complaint is upheld, the relevant person will be subject to the Disciplinary Procedure in line with the [ACAS Code of Practice on Disciplinary and Grievance Procedures](#).

Except for minor issues, the IFA will open a separate file for each complaint and record this on the specific person's record.

5. COMPLAINANT RESPONSIBILITIES

Complainants are reminded to take note of the stipulated timescales and respond to requests for information promptly. You will need to provide enough detail about the incident you are complaining about so that we can understand the problem inform the decision making process and give you an answer.

6. COMPLAINT PROCEDURE

The aim of our procedure is to deal with complaints fairly, transparently and effectively. The IFA aims to resolve grievances as quickly as possible following the procedure described below. All complaints must be received in writing and will not be dealt with by telephone.

There are three stages to making a complaint:

STAGE 1: Contact the person handling the matter

Firstly raise your complaint with the person who is/was handling the matter in the first instance and allow reasonable opportunity for them to address the complaint as many minor issues can usually be resolved at this early stage. The person who was originally handling the matter will acknowledge your email and respond within five (5) working days.

If the complainant is not satisfied with the outcome of stage 1 they may proceed to stage 2.

STAGE 2: Make an informal complaint

All complaints must initially be raised as informal and sent to the IFA's Operations Manager. If you want to complain about the IFA's Operations Manager, you should address the complaint to the CEO.

We include this second step as it may be that the matter can be resolved by directing the complainant to the relevant clauses in the IFA policies and procedures, or may advise if the request for information which could not be supplied falls outside of the IFA's function e.g. [Service User Policy](#).

The Operations Manager will then determine if the complaint should be addressed formally or informally taking into consideration:

- a) the nature and seriousness of the issue complained about, and
- b) the seriousness of the consequences if the complaint is upheld

The IFA Operations Manager will aim to resolve all informal complaints to the complainant's satisfaction within seven (7) working days or if the complainant is still unsatisfied will refer the complainant to submit a formal complaint.

The IFA reserves the right to reject complaints which are considered frivolous, vexatious or malicious. If this is deemed to be the case, the complainant will be informed of such judgement setting out the reasons for coming to that conclusion, and will cease communication on the matter.

At any stage of the complaint being made, the IFA Operations Manager may offer informal advice to the staff member about their future conduct.

STAGE 3: Lodge a formal complaint

The Operations Manager will invite all valid complainants to submit a formal complaint by completing the enclosed form. The IFA Operations Manager will set this out in an acknowledgement letter and provide a copy of this Complaints Policy. Once the complainant has received acknowledgment that their complaint has been referred to formal complaint level the complainant has 30 days to complete the complaints form and supply the following information:

- Reasons why the complainant is dissatisfied with the response at stage 1
- A statement including a time-line of events and surrounding circumstances and name the person(s) deemed responsible
- Copies of all relevant correspondence or screen shots as evidence
- Witness statements (if appropriate)
- How the complainant would like the IFA to resolve the complaint.

If, due to the nature of the complaint, the complainant is unable to provide evidence, a statement to that effect will need to be made so that the form is not returned as incomplete.

Statements that rely on documentary evidence will be attached as appendices, for example "I wrote to the person with the attached letter see appendix 1".

For complainants whose first language is not English we require that you have your statement translated into English for expediency. If there is any ambiguity as to the interpretation of a word or phrase, the IFA will, in the first instance, confirm this with the complainant.

If at any stage during the complaint procedure the complainant wishes to be legally represented, they must inform the IFA of this. The IFA reserves the right to be legally represented and to act upon legal advice. If a complaint may constitute a claim for professional negligence we will generally have to refer the matter to our insurers. In those circumstances, this Complaints Policy may not be applicable.

7. INVESTIGATION

Once the IFA has received the completed complaint form, the IFA will acknowledge receipt within three (3) working days and instigate an investigation.

The IFA will ensure that all investigations are undertaken:

- Without bias or prejudice.
- by at least two appointed persons neither of whom is directly involved in the issue

Investigations will be conducted in a fair and reasonable manner ensuring that all evidence is considered. In broad terms the IFA will:

- Review any relevant documents or recordings;
- Interview those concerned;
- Seeking any further clarification from you; or
- Arrange a meeting or telephone call to discuss matters with you.

NB. The IFA may decide upon evidence or lack thereof to dismiss the allegation at any stage. The complainant and persons involved will be informed if this occurs. The emphasis of supplying evidence rests on the complainant.

8. OUTCOME

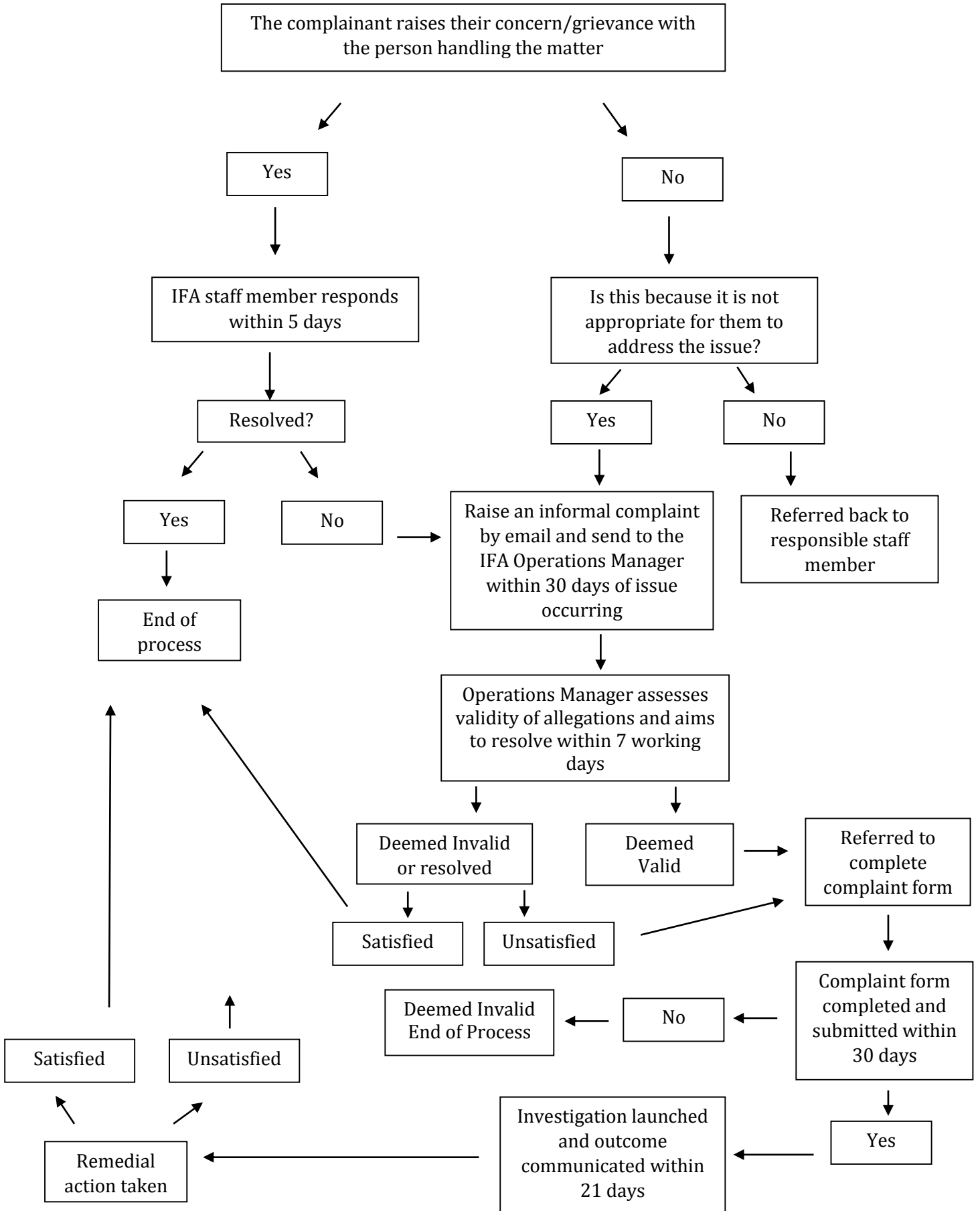
- The IFA will provide the complainant with a report of its findings when the investigation is completed. The report will include:
 - Drawn conclusions
 - Recommendations for action and a resolution

- b) The IFA will fully document the outcome of the investigation and the IFA's judgement and retain the records on its system as per the IFA's Record Retention & Disposal Policy. The persons involved will also be informed of the IFA's judgement at the same time.
- c) The IFA will aim to inform the complainant of the outcome of its investigation within twenty one (21) days of receiving the fully completed complaint form and supporting evidence, or inform the complainant that due to the complexity of the case a revised timescale is needed.
- d) Actions taken will be proportionate to the nature of the complaint:

For valid complaints raised against the IFA and/or an IFA staff member, the IFA will:

- Provide an apology
- Initiate the disciplinary procedure
- Review staff training and continual development programmes
- Review and improve services and procedures
- Take all reasonable steps to identify who else may have been affected by the failure, and correct, or if it cannot be corrected, mitigate as far as possible, the effect of the failure and ensure it does not happen again.

COMPLAINT FLOW CHART



COMPLAINTS SUBMISSION FORM

Full Name		Membership No (if applicable)	
Address (for Correspondence)			
Relation to IFA	e.g. service user, member etc		
Email		Telephone	
Please provide the following information accompanied by the relevant evidence			
Date of incident			
Name those who you feel were responsible			
Statement Describe the incident including a time line of events and surrounding circumstances			
Checklist Ensure you have included		Details of outcome of stage 1 (staff member response)	
		Copies of all relevant correspondence as evidence	
		Any relevant witness statements (if relevant)	
Explain why you are dissatisfied with the outcome at informal complaint stage			
Explain how you wish to the matter to be resolved			
Signature		Dated	

Once completed please send to office@ifaroma.org