

Complaints - Money/Debt Advice

Oak Tree House, Lancaster



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1 Aims

1. The aim of this policy is to ensure that all Jigsaw Homes Group customers (or their authorised representatives) have clear guidance on how to make a complaint specifically relating to money or debt advice matters.

2 Scope

2. This Policy applies to all members of Jigsaw Homes Group.
3. A condition of our registration with the Financial Conduct Authority (FCA) is that we have a complaints policy specifically for complaints about financial advice we provide to our customers.
4. For the avoidance of doubt the Group Director of Finance will determine which complaint procedure should apply and who should respond to the complainant.

3 Policy Statement

5. This policy only applies to complaints regarding money advice such as debt counselling, welfare benefits and budgeting advice provided by the Group. Complaints about rents, service charges, payment of invoices, compensation and arrears of rent will be handled under our general complaints policy.
6. On receipt of your complaint we will contact you as soon as possible to gather sufficient information to help us determine whether your complaint should be handled under this policy or our general complaints policy.
7. If it is under the general complaints policy your complaint will be passed to the Chief Executive's Department who will acknowledge and handle the complaint.
8. If your complaint is considered to relate to 'Money Advice' (money/debt counselling, budgetary advice) then we will follow the Money Advice Complaints Policy.
9. The Chief Executive's Department will log the complaint and send a written acknowledgement within five working days advising you of the name of the person handling your complaint; the complaint reference number and when it is anticipated you will receive a full response to your complaint. In addition, a copy of the Group's 'Money Advice' Complaints Policy and Financial Ombudsman Service (FOS) leaflet will be enclosed/attached with the acknowledgment.
10. We aim to respond to complaints relating to 'Money Advice' within one month from the date of your acknowledgement. If we are unable to resolve your complaint or you are unhappy with our response, you may refer your case to the Financial Ombudsman Service (FOS).
11. Information about the Financial Ombudsman Service (FOS) can be found online at <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>.
12. Contact details for the Financial Ombudsman Service are:

13. The Financial Ombudsman Service
14. Exchange Tower
15. London
16. E14 9SR
17. Phone: 0800 023 4567 or 0300 123 9123
18. Email: complaint.info@financial-ombudsman.org.uk

4 Monitoring and Delivery

19. The Chief Executive's Department will monitor the delivery of this policy and it will be reviewed annually. We may review this policy sooner if appropriate, for example, if there are changes to legislation or business requirements.

5 Legislation and Regulation

20. Data Protection Act 2018
21. Equality Act 2010
22. Localism Act 2011
23. The Regulator of Social Housing
24. General Data Protection Regulation
25. Financial Ombudsman Service
26. HCA's Tenant Involvement and Empowerment Standard

6 Related Policies and Procedures

27. Complaints Policy

7 Glossary

28. N/A

8 Document Control

Responsible Officer/s:

Hilary Roberts, Group Chief Executive

Sarah Chilton, Head of Chief Executive's Department

Responsible Officer/s:	Hilary Roberts, Group Chief Executive
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Reviewed & Approved by:	Executive Management Team
To be Reviewed Every:	Year



Creating homes. Building lives.

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