

# Complaints - Debt Advice



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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 regulated debt advice work undertaken by the Group.

## 2 Scope

2. This Policy applies to all customers of Jigsaw Homes Group and its members - Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside and Jigsaw Support.
3. The Debt Advice Complaints Policy is a supplementary policy to the Group's Complaints Policy providing information on our approach when dealing with complaints relating specifically to regulated debt advice.
4. For the avoidance of doubt, the Operations Director of Finance will determine if a complaint is to be considered under this policy.

## 3 Policy Statement

5. Debt advice is regulated by the Financial Conduct Authority. This policy complies with Financial Conduct Authority's dispute resolution rules and the requirements of the Financial Ombudsman Service.

## 4 Help with Making a Complaint

### Support for Raising a Complaint

6. If you require assistance to raise a complaint, please contact us and ask for the Chief Executive's Department. We will assess individual needs based on the specific circumstances of each case, taking account of the Equality Act 2010 and the Group's Service Adjustment Policy.

### Complaints Via a Representative

7. We accept complaints submitted by an authorised representative acting on behalf of a customer, provided appropriate consent is obtained. Consent will be managed in line with the Group Data Protection Policy and the requirements of the General Data Protection Regulation (GDPR).

## Accessible Information

8. Customers who identify as having a vulnerability or an additional communication need can access details of this policy and related information in alternative formats and languages through the Group's website.
9. Complaints concerning regulated debt advice work can be made by telephone or in writing, and arrangements can be made to offer office or home visits where this would provide additional support.

## 5 Equality Impact Assessment

10. An Equality Impact Assessment of this policy has highlighted an opportunity to strengthen our complaint correspondence by raising awareness of the different ways customers can access this policy and its related information. It also identified ways to better promote the support available to help customers make a complaint.
11. We are committed to providing equal access to the complaints process for all customers. Adjustments will be made where necessary to meet individual needs, including alternative formats, interpreters, and home or office visits upon request.
12. Complaints data will be monitored by protected characteristics data available to us to identify and address any disproportionate impacts. Information about the complaints process is available in different communication modes and languages using translation tools and accessibility options. Customers who consider themselves to have a vulnerability or additional communication needs will be supported throughout the process.

## 6 Complaints Process

13. On receipt of a complaint, we will contact you to gather sufficient information to help us determine whether the complaint should be handled under this policy or through the Group's Complaints Policy.
14. If the Operations Director of Finance considers the complaint relates to regulated debt advice services then this policy will apply.
15. Customers may also choose to raise their concerns under the Group's Whistleblowing Policy where they believe their concern meets the criteria set out within that policy.

### 6.1. Complaint Investigation

16. We aim to respond to complaints promptly; our timescales are set out below.
17. Sometimes it may not be possible to respond fully to a complaint within these timescales, but we will always keep you informed of the reasons why, agree with you any required extensions and inform you when you can expect a response.

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Step 1:	We will acknowledge your complaint within 5 working days.
Step 2:	We will investigate and provide a written response within 10 working days (extendable with agreed notice).
Step 3:	If you are not satisfied with the response you receive, you can request a second final review by providing the reasons why the review is necessary and your desired outcomes.
Step 4:	We will acknowledge your request for second final review within 5 working days. A review will be undertaken by a person who has not previously been involved in your complaint.
Step 5:	We will review and provide a final written response within 20 working days (extendable with agreed notice).

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## 7 The Financial Ombudsman Service

18. If you are unhappy with the final review response, you can refer your complaint to the Financial Ombudsman Service. You generally have six months from the date on our final response letter to contact the Financial Ombudsman Service.
19. Further information on Financial Ombudsman Service can be found here [Financial Ombudsman Service](#) The Financial Ombudsman Service can be contacted either by
  - Telephone - 0300 123 9123
  - Email - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 8 Monitoring and Delivery

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

## 9 Legislation and Regulation

- Data Protection Act 2018
- General Data Protection Regulation
- Equality Act 2010
- Financial Conduct Authority Debt Advice Conduct Standards
- Financial Ombudsman Service

## 10 Related Policies and Procedures

- Complaints Policy

- Service Adjustment Policy
- Whistleblowing Policy

## 11 Document Control

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Responsible Officer/s:	Sarah Chilton, Head of Chief Executive's Department
Date of Review & Approval:	5th March 2026
Reviewed & Approved by:	Group Board
To be Reviewed Every:	Three years

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