



**Policy Name:** Complaints Policy

**Date Approved:** 25 November 2024

**Policy Owner:** Finance & Operations Manager

**Policy Approver:** Senior Management Team (SMT)

**Review Frequency / Next Review Date:** Annual / November 2024

At The Money Charity, our aim is to provide the best possible service and to be exemplary in behaviour and attitude towards everyone we work with. If we fail to do so, it is important for us to know. We are committed to responding promptly and courteously to complaints and see them as an opportunity to learn and improve for the future, as well as a chance to maintain good relations with all our stakeholders.

## 1. Policy Statement

This policy aims to:

- a. Provide a fair procedure which is clear and easy to use for anyone wishing to make a complaint;
- b. Ensure everyone at The Money Charity knows what the procedures are if a complaint is received;
- c. Ensure all complaints are dealt with fairly, consistently and in a timely manner;
- d. Ensure complaints are, wherever possible, resolved and that strong relationships are maintained.

## 2. Definition of a complaint

- a. A complaint is an expression of dissatisfaction, however made, about the standard of service, actions or lack of action of a staff member, volunteer or consultant working on behalf of The Money Charity, affecting an individual or organisation.

### 3. Difference between concerns and complaints

- a. A concern is an expression of worry or doubt over an issue considered to be important for which reassurances are sought.
- b. If you have any concerns about our work, please talk to the staff member, volunteer, consultant involved or their line manager as soon as possible, so they can quickly understand your concern and try to put things right. Addressing concerns at an earlier stage can reduce the likelihood of them developing into formal complaints.
- c. If you are not happy with the response to your concern and/or want to make a formal complaint, please follow the procedure below.

### 4. How to make a complaint

- a. You can get in touch with us using one of the following ways:
  - By email to [hello@themoneycharity.org.uk](mailto:hello@themoneycharity.org.uk)
  - By telephone on 020 7062 8933
  - By writing to The Money Charity, 15 Prescott Place, London SW4 6BS
- b. Please provide the following information when making a complaint:
  - Your full name and contact details
  - Your relationship to The Money Charity
  - Full details of your complaint and any evidence you may wish to provide
  - How you would like us to put things right

### 5. Complaints Procedure

#### **Stage 1**

- a. When we receive your complaint, a Head of Programmes or Manager will be assigned to investigate it and an acknowledgement will be sent within 3 working days.
- b. The complaint will be fully investigated and you will receive a written response within 20 working days from the date of the acknowledgement. The investigator's response should include actions taken to investigate the complaint, conclusions from the investigation and any action taken as a result of the complaint.
- c. If you are not satisfied with the response to your complaint, you will be given the option to appeal and progress to Stage 2.

#### **Stage 2**

- a. Your complaint will be referred to the Chief Executive who will review the investigation in Stage 1, make further enquiries and provide a written response within 20 working days of the appeal.

- b. If you are not satisfied with the Chief Executive's response, you will be given a final option to appeal and progress to Stage 3.

### **Stage 3**

- a. Your complaint will be passed onto the Board of Trustees where two Trustees will be designated to conduct further investigations and/or review the complaints handling process where appropriate.
- b. This will be the final decision of the complaints process and will ensure the Trustees have reviewed the investigation in Stage 1 & 2, made any further enquiries and then deliver the reason for the final decision.
- c. You will receive a written response within 20 working days of the second appeal.

## 6. External Stage

- a. We will try our best to resolve your complaint in an honest, open and satisfactory way. However if you are still unhappy with our responses after Stages 1, 2 & 3 then you can report your complaint to the following organisations:
  - The Charity Commission. For more information, please visit <https://www.gov.uk/complain-about-charity>
  - The Information Commissioner's Office (for complaints regarding Data Protection). For more information, please visit <https://ico.org.uk/make-a-complaint/>

## 7. Confidentiality and Data Protection

- a. All complaint information will be handled sensitively and details will only be disclosed to those directly concerned with the matters raised.
- b. The records of any communication will be kept on file and destroyed at a time appropriate and in line with The Money Charity's Data Retention Policy.

## 8. Monitoring and Reporting

- a. A complaints register will be maintained by the Finance & Operations Manager. The register will log all formal complaints, the name of the investigator, a summary of the key investigatory points, the complaint outcome and any residual actions.
- b. Complaint themes will also be measured to increase understanding of why complaints have been raised in the first instance, disseminate findings and improve quality of our work.
- c. The Board of Trustees of The Money Charity will receive an anonymized report of complaints made on an annual basis.