

Kernow Asset Protection & Recovery Ltd

COMPLAINTS POLICY

Introduction

Kernow Asset Protection & Recovery Ltd is committed to providing a high-quality service to everyone we deal with. In order to do this, we need you to give us any comments about our service, and to tell us when we get things wrong. We want to resolve any complaint as quickly as possible.

We treat as a “complaint” any expression of dissatisfaction with our service which calls for a response. We listen to your complaints, treat them seriously, and learn from them so that we can continuously improve our service.

Our Pledge

To Enhance customer satisfaction by creating a customer-focused environment that is open to feedback (including complaints), resolving any complaints received, and enhancing the organisation's ability to improve its products and services, including customer service;

Top management involvement and commitment through adequate acquisition and deployment of resources, including personnel training;

Recognising and addressing the needs and expectations of complainants;

Providing complainants with an open, effective and easy-to-use complaints process;

Analysing and evaluating complaints in order to improve the quality of products and services, including customer service;

Auditing of the complaints-handling process;

Reviewing the effectiveness and efficiency of the complaints-handling process

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1. What is a complaint?

A complaint is an expression of dissatisfaction, whether subsequently found to be justified or not.

1.1 Our policy covers complaints about:

- the standard of service we provide
- the behavior of our staff, and
- any action or lack of action by members of staff affecting an individual or group

1.2 Our complaints policy does not cover:

- comments about our policies or policy decisions
- Dissatisfaction with our policies or decisions about individual cases.
- matters that have already been fully investigated through this complaints procedure where no new evidence is forth coming, or
- Anonymous complaints.

2. Our standards for handling complaints

We treat all complaints seriously, whether they are made by telephone, by letter, or by email.

You will be treated with courtesy and fairness at all times. We would expect in return that you will be courteous and fair in your dealings with our staff at all times.

We will treat your complaint in confidence within Kernow Asset Protection & Recovery Ltd.

We will deal with your complaint promptly. We will acknowledge receipt of a written complaint within five working days and we will send you a full reply within

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20 working days of receipt wherever possible. If we cannot send a full reply within 20 working days of receipt, we will tell you the reason why and let you know when we will be able to reply in full.

We will not treat you less favorably than anyone else because of your;

- Gender, sexual orientation or marital status: this includes family status, responsibility for dependents, and gender (including gender reassignment, whether proposed, commenced or completed)
- colour or race: this includes ethnic or national origin or nationality
- disability
- religious or political beliefs, or trade union affiliation, or
- other unjustifiable factors, for example language difficulties or age.

3. Third Party Reporting

Complainants may wish to have a third-party act on their behalf. A third party is any person or organisation acting on behalf of or making enquiries for the complainant. Representatives may include:

- advice organisations,
- any professionals supporting a concern,

Where a third party is helping a complainant with a particular complaint and written authority is held to that effect, if the representative asks to be kept informed of progress on the complaint all possible steps will be taken to ensure that this happens.

4. Confidentiality

All complaints received will be dealt with confidentially and in accordance with the requirements of the data protection act 1998 & GDPR 2018 Kernow Asset Protection & Recovery Ltd is registered under the Act with the ICO

5. How to Complain

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You can make a complaint to the address in section 9 below in a number of ways:

- By telephone
- By email
- In writing via letter
- By text message

We have a two-stage complaints procedure. At each stage it will help us to resolve your complaint quickly if you can give us as much clear detail as possible, including any documents and correspondence and stating that you are making a complaint in line with our procedure.

6. The stages of the complaint's procedure

Stage 1

This is the first opportunity for a service to resolve a complainant's dissatisfaction, and the majority of complaints will be resolved at this stage. In the first instance, we will try to get your complaint resolved by our front-line staff and managers.

Stage 2

If you are dissatisfied with this response you may request a review by a Kernow Asset Protection & Recovery Ltd Director. Your request should be sent to in writing to the Kernow Asset Protection & Recovery Ltd head office where the correspondence will be directed accordingly for review.

7. Timescales for handling a complaint

Stage 1 – maximum 10 working days

Acknowledgement within 1 working days

Full response within 10 working days

Stage 2 – maximum 20 working days, wherever practicable

Acknowledgement within 1 working days

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Full response within 20 working days

Extending time limits

We aim to complete all complaints within the timescales above; however, if a complaint is very complex it may occasionally be necessary to extend the time limit. If this is the case we will keep the complainant informed of progress with the investigation, the reasons for the delay, and inform them of the new deadline.

Following any stage of the procedure, a complainant has a maximum of 28 days from the date of the final response to request that their complaint be progressed to the next stage.

If having followed the two stages of our complaints procedure you still remain dissatisfied, we ask you to inform Kernow Asset Protection & Recovery Ltd as soon as possible.

8. Remedies

When we get things wrong, we will act to:

- Carry out a full investigation to establish the responsible party
- accept responsibility (depending on the investigation outcome)
- explain what went wrong, how and why
- draw up an action plan to ensure the same errors do not reoccur
- Inform the complainant of our findings and actions

The action we take to put matters right (ie redress) in response to a complaint, can include any combination of the remedies set out in the “menu” below. The general principle we follow is that a complainant should, so far as possible, be put in the position he or she would have been in, had things not gone wrong.

The remedy chosen needs to be proportionate and appropriate to any failings, taking into account the response people are seeking when they complain. An apology is normally appropriate, but other action may also be necessary.

- A sincere and meaningful apology, explaining what happened and/or what went wrong - an apology is not an acceptance of liability under Section 2 of the Compensation Act 2006

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- Remedial action, which may include reviewing or changing a decision on the service given to an individual complainant
- Provide service desired by complainant (immediately, if appropriate)
- Putting things right (for example change of procedures to prevent future difficulties of a similar kind, either for the complainant or others)
- Training or supervising staff; or any combination of these.

9. Comments

Quality of service is an important measure of the effectiveness of Kernow Asset Protection & Recovery Ltd. Therefore, we believe that learning from complaints is a powerful way of helping us to review our systems on an ongoing basis and increase trust among the people who use our services. It is usually possible to learn from a complaint that offers a constructive comment, and future ongoing reviews would acknowledge this if applicable.

A customer may offer a comment by telephoning or writing to any member of our staff or can email us. We will use comments to help improve our service and the way we do things. However, the two-stage complaints procedure outlined above does not apply to comments.

10. Recording complaints

We will log all complaints we receive so that we can monitor the types of problems, the best way to resolve them and the length of time taken to deal with them. This also helps us to take a closer look at how we can improve our own service delivery.

We will handle information in line with data-protection legislation.

11. Contacting us

All complaints and requests for review under our complaint's procedures should be sent to the following address:

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Complaints Log (Consumer)

Details of person making complaint	Compliant against	Details of complaint	Stage one notes	Stage two notes	Outcome

Complaints Log (Customer)

Details of person making complaint	Compliant against	Details of complaint	Stage one notes	Stage two notes	Outcome

Reference
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