



Complaints procedure

Smart Advice for Everyone (SAfE) aims to provide an excellent service that treats our clients fairly and is performed to the highest of standards. If you are dissatisfied with any aspect of our service, you can make a complaint by contacting us and letting us know what has happened. There is no requirement to contact us in a particular way; however the best ways to notify us about your complaint are to either telephone or to write to:

SAfE Advice
Temple Hill Living Well Centre
St Edmund's Church
Dartford
DA1 5ND

Telephone: 07716 507 299

If you choose to write, please give as much detail as possible and clearly include your name and contact details.

How we will deal with your complaint

Our first priority will be to make sure we put right anything that has gone wrong. This may mean we are able to correct any straightforward mistakes immediately while you are on the phone. Once we have taken any initial action that we can, your complaint will be passed on to a Manager to review. The Manager will record your complaint on our systems. Unless we have been able to resolve your complaint to your satisfaction straight away, the Manager will then also:

- investigate the complaint,
- consult others at SAfE as needed,
- make a final determination as to whether we accept or reject your complaint,
- consider whether any further action is necessary to correct the mistake,
- communicate our final response to you.

We aim to make the process as simple and accessible as possible, without requiring you to talk to several people about your complaint or have to repeat yourself. For more complex or serious matters however, it may be



unavoidable that a Manager will need to contact you for further information, so that we can properly investigate what has happened.

Timescales

The Financial Conduct Authority that regulates SAfE gives a deadline of 8 weeks for firms to respond to a regulated complaint. In all but the most exceptional of complaints, we will be able to respond much more quickly than this. We aim to ensure that all complaints are passed to a Manager within 1 week of being received and that the Manager should have investigated the complaint and sent you a final response within 3 weeks. This is a guideline only, and straightforward complaints will be responded to sooner than this, whereas more serious complaints may take longer to fully and properly investigate. The Manager will keep you updated on the progress of your complaint if it is likely to take more than 3 weeks to consider.

Outcome

Once your complaint has been considered, the Manager will contact you to explain whether we accept or reject your complaint. If we accept it, the Manager will explain the action that we will take to attempt to put things right. This may be communicated to you either over the phone or in writing, and we will try our best to take into account any contact preferences you have told us about. Depending on the nature of the complaint, we may be required by our regulator to confirm our response to you in writing in any event.

If you have not received a final response from us within 8 weeks, or if we have sent you a final response but you don't think we've properly resolved your complaint, you can contact the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

website: www.financial-ombudsman.org.uk
email: complaint.info@financial-ombudsman.org.uk
phone: [0800 023 4567](tel:08000234567) or [0300 123 9123](tel:03001239123)

Please note that you must contact the Financial Ombudsman Service within 6 months of receiving our final response, if you wish the Ombudsman to investigate further.



Review

In addition to any action that we might take to resolve your particular complaint, we will also compile a report of all complaints received and review this on a regular basis. This will help us to conduct an analysis of any root causes for complaints that we need to address at a strategic level and enable us to continually improve the service that we give.

Customer Care Policy

SAfE helps a wide variety of people, many of which have suffered hardship or distress by reason of their social and/or economic circumstances.

Our aims when dealing with clients (or any other contacts) are as follows:

- To provide a friendly service, showing respect, sensitivity and courtesy
- To have knowledgeable staff who are honest, polite, understand your needs and treat you fairly
- To deal with your requests and enquiries accurately and efficiently
- To respect your confidentiality
- To offer an explanation if we can't answer your request /enquiry
- To deal with any problems efficiently and professionally, if they arise
- To apologise if we make a mistake and do our best to put things right
- To keep appointments on time and respond quickly and in a helpful manner
- To treat with respect the people we help and the homes we visit

We want a pleasant and safe environment in which to work and believe that everyone should be treated with dignity and respect. As such any form of verbal, written or physical abuse, or inappropriate behaviour, towards our staff is unacceptable and will result in the withdrawal of SAfE's service.

Additionally, failure to cooperate with any reasonable requests for information or action required to progress your case, may also result in SAfE's service being withdrawn.

We are committed to equality when delivering our services, regardless of a person's gender/sex, age, disability, sexual orientation, gender reassignment, marital/civil partnership status, race/ethnicity, religion or belief. We will also take reasonable steps, where possible, to help you access our service.