

## **Customer Complaints Policy**

### **Background**

Business Loans Scotland (BLS) and the Member Local Authorities want to provide a good quality service and if things go wrong we do want to know about them, so we can put them right and learn from them. This will help us to improve our service.

What is a Complaint?

Complaints are not routine enquiries or requests about a service. A complaint is an expression of dissatisfaction, however made, which suggests failure by the Business Loans Scotland or its Member Authorities to perform a function or provide a service in line with stated practices and policies.

A complaint gives us the opportunity to:

- put something right which has gone wrong
- to restore the service to the required standard
- to ensure that faults are acknowledged and to
- provide a remedy

If a complaint is made against one of the Member Authorities acting as Agent of Business Loans Scotland and not against the Loan Fund itself, the respective Member Authority's customer complaints procedure should be followed in the first instance. Each Member Authority has procedures for responding to complaints. Details of the procedure are available from the respective Member Authority.

If the complaint is against Business Loans Scotland, then the following Customer Complaints Procedure should be followed.

### **Principles of the Complaints Procedure**

The complaints procedure is built upon the following principles:

- Fairness
- Openness
- Partnership
- Transparency
- Based on Legal Rights, Including Right of Appeal
- Confidentiality - to protect all concerned

Taken together, these principles create a system which is committed to service improvement and which protects the interests of everyone concerned. It is based on your legal rights and

the highest standards of public service. All complaints and concerns will be investigated and action taken as a result, wherever appropriate.

### **Making your Complaint**

It is important to provide feedback, in particular, when members of the public have concerns about the delivery of the service. When this happens the user should have easy access to an effective procedure to allow a quick resolution of their complaint. Our complaints procedure has 4 stages.

#### **Stage 1 (Informal)**

The Fund Manager of BLS will deal with the complaint at this stage and attempt to resolve the problem. The Fund Manager should be the first person to be advised of your concern. BLS should be given an opportunity to address the issues which are raised. Experience proves that the vast majority of complaints are best resolved informally and at the point nearest to delivery of the service.

#### **Stage 2 (Fund Manager)**

If you remain dissatisfied, the complaint should be formalised by completing a complaints form or writing a letter. This will be acknowledged within 5 working days of receipt and will be dealt with by the Fund Manager of BLS. You will be informed of the outcome in writing. In general, a response will be provided within 7 working days of receiving full details of the issues you raise.

#### **Stage 3 (Corporate Working Group)**

If the Fund Manager is unable to resolve your complaint, you can ask for the Members of the BLS Corporate Working Group (a Committee of the Board of BLS) to review your complaint. A response from the CWG will be issued within 14 working days of receiving your request for a review.

#### **Stage 4 (Chair, BLS)**

If the Corporate Working Group is unable to resolve your complaint, you can ask for the Chair of Business Loans Scotland to review your complaint. A response from the Chair will be issued within 21 working days of receiving your request for a review.

#### **Stage 5 (Ombudsman)**

If you are dissatisfied with the Chair's response or BLS fail's to respond in 8 weeks from receiving your complaint you have the right to complain to the Scottish Public Services Ombudsman. This is an independent organisation which will investigate your concerns.

### **Points of Contact**

#### **Business Loans Scotland**

Fund Manager  
Business Loans Scotland  
London Road Centre  
London Road  
Kilmarnock  
KA3 7BU

Tel: 01563 554851  
Email: [fundmanager@bls.scot](mailto:fundmanager@bls.scot)  
Web: [www.bls.scot](http://www.bls.scot)

### **Scottish Public Services Ombudsman**

If having completed BLS's complaints procedure, you remain dissatisfied you have the right to complain to the Scottish Public Services Ombudsman. The Ombudsman will look into complaints about services provided by organisations like councils and public sector owned companies.

You can write to the Scottish Public Services Ombudsman at;

Scottish Public Services Ombudsman  
4 Melville Street  
Edinburgh  
EH3 7NS

Tel: 0800 377 7330  
Fax: 0800 377 7331  
Email: [ask@spsso.org.uk](mailto:ask@spsso.org.uk)  
Web: [www.spsso.org.uk](http://www.spsso.org.uk)

or

FREEPOST EH641  
Edinburgh  
EH3 0BR

### **Financial Ombudsman Service**

If it has been over eight weeks since you contacted us, you can ask the Financial Ombudsman Service to look into the matter for you. This is the free independent and impartial service for resolving disputes between Lenders and their customers.

The Financial Ombudsman Service will only be able to help once we have had the chance to explore all options, so please ensure that we have been given enough of an opportunity to resolve the matter first.

You can write to the Financial Ombudsman at;

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0845 0801800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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