

Complaints - Debt Advice 2025/26

Jigsaw

Contents

1	Aims	1
2	Scope	1
3	Policy Statement	1
4	Help with Making a Complaint	1
5	Complaints Process	1
5.1	-Complaint Investigation	2
5.2	Review	2
6	Monitoring and Delivery	2
7	Legislation and Regulation	3
8	Related Policies and Procedures	3
9	Glossary	3
10	Document Control	3

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 to debt advice matters.

2 Scope

2. This Policy applies to all members of the Group.
3. The Complaints Debt Advice Policy is a supplementary policy to the Group's general Complaints Policy providing information on our approach when dealing with complaints relating specifically to debt advice.
4. For the avoidance of doubt the Operations Director of Finance will determine which complaint procedure should apply and who should respond to the complainant.

3 Policy Statement

5. As debt advice is a related activity with the Financial Conduct Authority, this Policy is a requirement under their consumer duty and dispute resolution rules.

4 Help with Making a Complaint

6. If you require support to raise your complaint please contact us and ask for the Chief Executive's Department. We will assess customer needs on the specific circumstances of each case in line with the Equality Act 2010 and in accordance with the Group's Service Adjustment Policy

5 Complaints Process

7. On receipt of your complaint we will contact you to gather sufficient information to help us determine whether your complaint should be handled under this policy or our general Complaints Policy.
8. If your complaint is considered to relate to debt advice (then we will follow the Debt Advice Complaints Policy.
9. We aim to respond to complaints promptly; our timescales are explained further in this policy.

5.1. -Complaint Investigation

10. We will acknowledge your complaint within 5 working days of receiving this
11. and we will assign an independent investigating officer to investigate your complaint for you. The investigating officer will provide you with a full written response, which will normally be sent within 10 working days from the formal acknowledgment of your complaint. If they need more time to investigate your complaint, they will always keep you informed, along with the reason why and when you can expect a response.

5.2. Review

12. Having received our written response to your complaint if you remain unhappy with either how your complaint was investigated, the findings of the complaint or any proposed resolution than you may request a review. Requests for a review must be made to the Group within one calendar month of our written response to your initial complaint.
13. A request for review must identify the reason why you feel a review is necessary and what resolution you are seeking. We will acknowledge a request for review within 5 working days of receipt.
14. A Review will be undertaken by an officer who has not previously been involved in your complaint.
15. We will aim to complete a review within 20 working days from receipt of the request. If we need more time to complete the review we will always keep you informed, along with the reason why and when we anticipate we will be able to provide a full response to your review request.
16. Our review response will be our final response to your complaint and the end of our internal complaints process. If you remain unhappy with the review response you may refer your case to the Financial Ombudsman Service (FOS).
17. Information about the Financial Ombudsman Service (FOS) can be found online at <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>
18. Contact details for the Financial Ombudsman Service are:
19. The Financial Ombudsman Service
20. Phone: 0300 123 9123
21. Email: complaint.info@financial-ombudsman.org.uk

6 Monitoring and Delivery

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

7 Legislation and Regulation

- 23. Data Protection Act 2018
- 24. Equality Act 2010
- 25. General Data Protection Regulation
- 26. Financial Conduct Authority Debt Advice Conduct Standards
- 27. Financial Ombudsman Service

8 Related Policies and Procedures

- 28. Complaints Policy

9 Glossary

- 29. N/A

10 Document Control

Responsible Officer/s:	Sarah Chilton, Head of Chief Executive's Department
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Reviewed & Approved by:	Group Board
To be Reviewed Every:	Year



Creating homes. Building lives.

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