



## COMPLAINTS PROCEDURE

The Association has a three stage procedure aimed at resolving complaints and disputes swiftly and amicably regarding breaches of the CSA Code

### Notes:

- i. Members themselves are required to have in place procedures to deal with complaints and it is recommended that consumers contact the member company first to try and resolve the problem. Often this is the quickest and most direct way.
- ii. If not known, the responsible contact at the member company can be obtained by viewing the list of members on the CSA website or by telephoning the CSA office (0191 286 5656).
- iii. Should the complainant not be able to resolve the complaint directly with the member a complaint form can be obtained from the CSA website or by telephoning the CSA office.
- iv. Only complaints made on the official CSA complaints form can be considered. The Association can only deal with apparent violations of the Code of Practice.

### STAGE 1      **Preliminary Investigation**

- 1) On receipt of a written complaint the Association will send an acknowledgement to the complainant and contact the member requesting a reply be made directly to the complainant (and copied to the CSA).
- 2) Once the member's response is received, the Association will review the response, contact the complainant and take any remedial action necessary.

Stage 1 aims to resolve complaints speedily to everyone's satisfaction. On occasions this may involve several contacts with the member or the complainant. Stage 1 should be completed within 4 weeks of receipt of the complaint form.

### STAGE 2      **Unresolved Complaints**

- 3) If it becomes clear that a complaint cannot be resolved reasonably in Stage 1, all parties to the complaint will be informed that the matter will be referred to the Membership & Compliance Manager to try and reach a satisfactory conclusion.
- 4) The Membership & Compliance Manager will review the complaint with the assistance of the, with reference to the Executive Director, and try and resolve the matter, writing to one or both parties with their conclusions.

Stage 2 should be completed within 4 weeks of receipt of the second letter of complaint.

### STAGE 3      **Final Resolution**

- 5) If the complaint can still not be resolved, the parties to the complaint can make representations to the Board of the Association under the chairmanship of the CSA President. The parties need to agree that they will be bound by the outcome of that meeting.

#### **What happens if any party to the complaint does not wish to be bound by the decision of the Board or does not accept its ruling?**

- I. In the case of a member, the Association will institute such action as is appropriate, which may include expulsion in very serious circumstances.
- II. The complainant has the option to refer their complaint to the Financial Ombudsman Service or to seek independent legal redress against the member.