

## **Comments and Complaints Procedure**

The Business Enterprise Fund welcomes the views of its customers and other stakeholders about the service it provides. Comments or Complaints help to ensure that views, preferences and suggestions can be taken into account in the development of services and, where appropriate, acted upon. In this respect, positive and negative comments are equally valuable.

### **COMMENTS PROCEDURE**

Anyone wishing to make comments on any aspect of the Business Enterprise's work should do so verbally or in writing, to the relevant member of staff or officer. Where a formal acknowledgement or response is required, comments should be made in writing, and a reply will be sent within 21 days.

### **COMPLAINT PROCEDURE**

#### **Who can make a Complaint**

Anyone who is a BEF client can make a complaint. Individuals who have had contact with BEF but are not a client should refer to the Comments procedure above.

#### **Receipt of Complaint**

A complaint with regard to the actions of the employees or the operation of the fund may be addressed to the Fund Director or Chairman of the board. These would normally be received in writing and or email. In exceptional circumstances these may be received verbally. Whether verbal complaints are taken further is entirely at the discretion of the Fund Director or Chairman of the board.

#### **Response to the Complaint**

Once the complaint has been received, depending upon the circumstances and details of the complaint, the Fund Director will acknowledge receipt in writing. This must be done within 5 working days, and should include details of internal complaint handling procedures. The Fund Director or Chairman of the board will then begin to investigate the matter.

Within 4 weeks of receipt of the complaint, a final response must be provided. If this is not yet possible, the Fund Director must issue a holding response, stating why the company is not yet in a position to resolve the issue, also indicating when further contact will be made (which must be within 8 weeks of receipt of the complaint.)

If investigation is still not complete within 8 weeks, the Fund Director will write to the complainant, stating the reasons for further delay, and giving indication of when a final response is expected to be

submitted. The complainant will at this stage be informed that if they are dissatisfied with the delay, they may refer the complaint to the Financial Ombudsman Service, and will be given a copy of the Financial Ombudsman Service's explanatory leaflet.

On completion of the investigation a response shall be drafted with the approval of the board along with the findings of the investigation. The final response must a) inform the complainant that they may refer the complaint to the Financial Ombudsman Service if dissatisfied with this response. (This **must** be done within 6 months of the final response being sent), and b) include a copy of the Financial Ombudsman Service's explanatory leaflet (if not already sent to the complainant).

### **What Breaches Constitute a Complaint**

The following issues constitute grounds for complaint. This list is not exhaustive;

1. Failure to follow the Standard operating procedure in relation to an application
2. Issues relating to a failure to apply our equality policy
3. Matters in relation to a fair handling of an existing borrowers account
4. Issues in relation to contractual matters
5. Failure to provide an appropriate competent mentoring service
6. Failure in all the circumstances to handle a client complaint expeditiously

### **Action arising from the complaint**

It shall be entirely at the board's discretion as to whether they sanction any action relating to any outcomes arising from the investigation of the complaint. Matters relating to the procedures and operation of the fund in regard to the issue stated shall be reviewed and if necessary updated.

A formal response shall be issued to the complainant. The decision of the board is final and, except in matters relating to legality, have no formal right of appeal.