

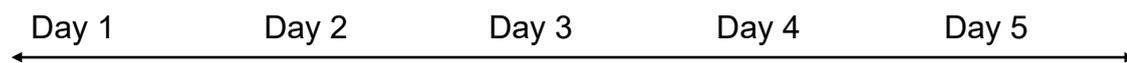
Complaints Handling Timelines

General

Reference to timelines throughout the CHP relate to working days. When measuring performance against the required timelines, we do not count non-working days, for example weekends and public holidays.

Timelines at frontline resolution

You should aim to achieve frontline resolution within five working days. The day you receive the complaint is day 1. Where you receive it on a non-working day, for example at the weekend or on a public holiday, day 1 will be the next working day.



Day 1:

Day complaint received by the RSL, or next working day if date of receipt is a non-working day

Day 5:

Frontline resolution decision issued, and complaint closed, or complaint escalated to the investigation stage.

Extension to the five-day timeline

If you have extended the timeline at the frontline resolution stage in line with the procedure, the revised timetable for the response must take no longer than 10 working days from the date of receiving the complaint.



Day 1:

Day complaint received by the RSL, or next working day if date of receipt is a non-working day.

In a few cases where it is clearly essential to achieve early resolution, you may authorise an extension within five working days from when the complaint was received. You must conclude the frontline resolution stage within 10 working days from the date of receipt, either by resolving the complaint or by escalating it to the investigation stage.

Day 10:

Frontline resolution decision issued, and complaint closed, or complaint escalated to the investigation stage.

Transferring cases from frontline resolution to investigation

If frontline resolution was tried but the customer remains dissatisfied, they can ask for their complaint to be investigated. This may be immediately on communicating the decision at the frontline stage or could be some time later.

Normally, if the customer has not responded after 20 working days since a decision was communicated, the complaint will be closed. If a complainant responds after this deadline to raise dissatisfaction and the complaint has been closed, the case must be judged on its own merits and a decision made by the Group Customer Services Manager whether the complaint should be re-opened. If a request for investigation is received after 6 months from the date after a decision was communicated, normally a new complaint will be created. In both instances, the customer will need to provide further information in relation to their on-going dissatisfaction and provide reasons for the delay.

Timelines at investigation

You may consider a complaint at the investigation stage either:

- After attempted frontline resolution, (up to six months after the complaint outcome of stage 1 was confirmed) or;
- Immediately on receipt if you believe the matter to be sufficiently complex, serious or appropriate to merit a full investigation from the outset.

Acknowledgement

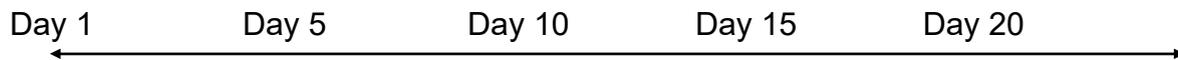
All complaints considered at the investigation stage must be acknowledged within **three working days** of receipt. The date of receipt is:

- the day the case is transferred from the frontline stage to the investigation stage, where it is clear that the case requires investigation;
- the day the customer asks for an investigation after a decision at the frontline resolution stage. You should note that a customer may not always ask for an investigation immediately after attempts at frontline resolution; or
- the date you receive the complaint, if you think it sufficiently complex, serious or appropriate to merit a full investigation from the outset.

Investigation

You should respond in full to the complaint within **20 working days** of receiving it at the investigation stage.

The 20-working day limit allows time for a thorough, proportionate and consistent investigation to arrive at a decision that is objective, evidence-based and fair. This means you have 20 working days to investigate the complaint, regardless of any time taken to consider it at the frontline resolution stage.



Day 1:

Day complaint received at investigation stage, or next working day if date of receipt is a non-working day. Acknowledgement

Day 20:

RSL's decision issued to customer or agreement reached with customer to extend timeline.

Exceptionally you may need longer than the 20-day limit for a full response. If so, you should explain the reasons to the customer, and agree with them a revised timescale.



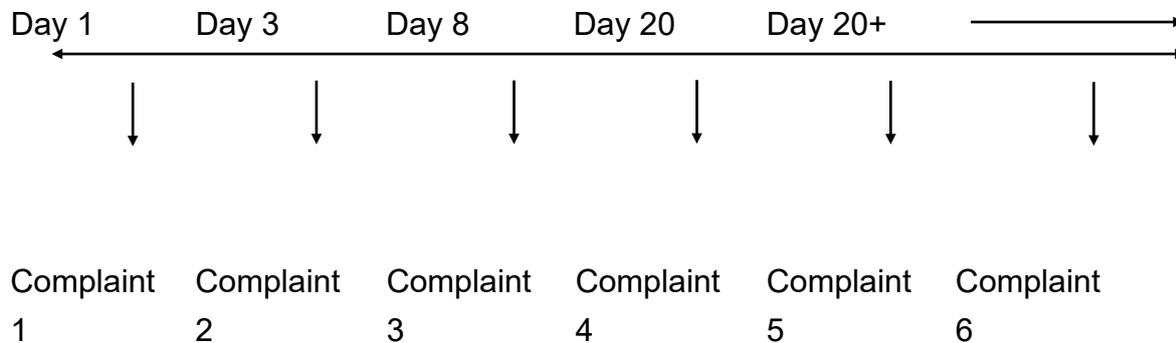
Day 1: Day complaint received at investigation stage, or next working day if date of receipt is a non-working day. Acknowledgement issued within three working days

By Day 20: In agreement with the customer where possible, decide a revised timescale for bringing the investigation to a conclusion.

By agreed date: Issue our final decision on the complaint.

Timeline examples

The following illustration provides examples of the point at which we conclude our consideration of a complaint. It is intended to show the different stages and times at which a complaint may be resolved.



The circumstances of each complaint are explained below:

Complaint 1 - is straightforward and we can resolve it by an on-the-spot explanation and, if appropriate, an apology. Such a complaint can be resolved on day 1.

Complaint 2 - is also straightforward and needs little or no investigation. Resolution is reached at day three of the frontline resolution stage.

Complaint 3 - refers to a complaint that we considered appropriate for frontline resolution. We did not resolve it in the required time of five working days. However, we authorised an extension because there was a clear and demonstrable expectation that the complaint would be satisfactorily resolved within a further five days. We resolved the complaint at the frontline resolution stage in a total of eight days.

Complaint 4 - was suitably complex or serious enough to pass to the investigation stage from the outset. We did not try frontline resolution; rather we investigated the case immediately. We issued a final decision to the customer within the 20-day limit.

Complaint 5 - we considered complaint 5 at the frontline resolution stage but a 5-day extension was authorised. At the end of the frontline stage the customer was still dissatisfied. At their request, we conducted an investigation and issued our final response within 20 working days. Although the end-to-end timeline was 30 working days we still met the combined time targets for frontline resolution and investigation.

Complaint 6 - we considered complaint 6 at both the frontline resolution stage and the investigation stage. We did not complete the investigation within the 20-day limit, so we agreed a revised timescale with the customer for concluding the investigation beyond the 20-day limit.