



## ANCHORAGE CHAMBERS COMPLAINTS POLICY

Anchorage Chambers ('The Company') values each and every customer. The Company believes in delivering a high-level customer service, giving customers correct advice and assistance in all financial matters. The Company is aware sometimes things can go wrong, and if they do, we will address any issues raised as soon as possible.

If a client requires any additional help for any reason in order to make a complaint, we will do what we can to offer assistance with any language or literacy issues.

### APPLICATION AND SCOPE

The purpose of this policy is to set out the rules relating to the internal handling of complaints, including procedures put in place; the time limits within which a complaint should be dealt with; the referral of complaints and the records must made and retained. Also covered are the requirements to report information about complaints to the relevant regulatory bodies.

### OBJECTIVES

The Company aims to ensure that complaints are handled fairly, effectively, promptly, and resolved at the earliest possible opportunity. The Company's objective in this regard is to minimise and if at all possible eliminate instances of escalation to the relevant regulatory bodies.

A "complaint" is any expression of dissatisfaction made by any third party that is an eligible complainant.

An "eligible" complainant is a customer or potential customer who is a private individual or is a business affected by the activities of the Company.

Any complaint will be dealt with in an efficient, fair and positive way as described below.

### STAGE 1

Upon receipt of a complaint, a complaint form is completed with as much information as possible and passed to the relevant Manager.

### STAGE 2

The Manager will decide if the complaint can be dealt with by the end of the next working day and arrange for the customer to be advised. If the complaint is more complex or requires investigation before a decision can be made, the Manager will liaise with the Insolvency Practitioner by the end of the next working day and advise the client.

### STAGE 3

The Manager will enter details of the complaint onto company records for tracking purposes. The Manager will acknowledge receipt of the complaint in writing, within 5 working days from stage 1, but usually within 48 business hours.



#### STAGE 4

We will investigate the complaint and endeavour to send our final response letter within 8 weeks of stage 1. The final response letter is our final decision following the investigation of the complaint in a fair and impartial manner; based on actual information we have available to us.

#### STAGE 5

If we are unable to provide a final response within 8 weeks, we will write to the complainant explaining why and advise when we expect to reach a final response.

If the complainant has not received a final response letter from us within 8 weeks of the complaint date (Stage 1), or they are dissatisfied with the decisions in our final response letter, they can write to the relevant regulatory body via the Complaints Gateway at:

<https://www.gov.uk/complain-about-insolvency-practitioner>

Complaints can also be made in writing by completing the online form at the above address and posting to:

IP Complaints, Insolvency Service, 3rd Floor, 1 City Walk, Leeds, LS11 9DA

or by calling the Insolvency Service Enquiry Line on 0300 678 0015 (Monday to Friday 8am to 5pm).

Notwithstanding escalation to the relevant regulatory body The Company will continue to investigate the complaint until it is in a position to send a Final Decision Letter.

The Company will give due and appropriate consideration to any complaints that are upheld for any acts or omissions for which it is responsible.

The matter will be deemed closed when:

- The investigation has been completed and a Final Decision Letter has been sent to the complainant, or;
- Where the complainant has indicated, in writing, acceptance of any earlier response, where appropriate.

Communicating the procedure to customers must be made in contractual and pre contractual information by giving reference that they may complain and who to contact should they have a grievance.

The Company will provide a copy of the complaint procedure to any customer on request.

Investigating complaints must be carried out by a person who is of sufficient competence and who is responsible for the record keeping and reporting of complaints to the Insolvency Practitioner.

A Manager will make a full root cause analysis of any complaint and advise the Directors/Insolvency Practitioner accordingly. Any consideration arising from an upheld complaint must be authorised by the Managing Director.

The Company will ensure that all its employees are made aware of the Policy and provide them with sufficient training in order to be able to recognise a complaint and act upon in accordance with the Policy.

This policy will be reviewed on an annual basis.