

POLICY

Complaints Handling Policy

Consumer Credit Activities

(relating to the Financial Conduct Authority regulated activities)

1. Introduction

- 1.1 This complaints policy relates to any complaints which we receive in relation to our Financial Conduct Authority (FCA) regulated activities. As at the date of this policy, those activities are limited to:
- Debt Counselling;
 - Debt Adjusting; and
 - Exercising/having the right to exercise lender's rights and duties under a regulated credit agreement
- 1.2 We will apply this policy to any complaints we receive in relation to these activities. **For complaints of any other nature, Citizen's standard complaints policy will be used.**
- 1.3 If you have a Consumer Credit related complaint then this policy sets out the stages you may follow. Complaints may include unsatisfactory customer service, the way a representative of Citizen Housing Group Limited has behaved, a misunderstanding of information provided or another breakdown in communication relating to our above regulated activities.

2. Process

- 2.1 The first stage is to get in touch with us and see if we can help. You should get in touch with your usual contact at Citizen. We may be able to resolve your complaint immediately.
- You can contact us by phone on **0300 790 6555**
- Or you can complete a complaint form on www.citizenhousing.org.uk/contact-us/
- Or Log into [My Account](#)

POLICY

Version : 2

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Author(s) : Anna McKain

Page 1 of 3

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FCA Complaints Handling Policy

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- 2.2 Please provide details of your complaint including the circumstances around how the complaint has arisen, details of who handled the complaint or caused the complaint, how you would like us to solve the problem for you and how we can contact you.
- 2.3 If you can provide as much detail as possible including dates and any supporting evidence this will help us to resolve the complaint for you.
- 2.4 We will record and log your complaint and acknowledge it in writing. We will respond in full to the details as soon as we can taking into account the nature of your complaint.
- 2.5 If your complaint is resolved by the end of the third business day after you made it, we will send you written confirmation that you made a complaint that we consider has been resolved. If you decide later that you are dissatisfied with the resolution of the complaint you may be able to refer it to the Financial Ombudsman Service.
- 2.6 If your complaint is not resolved by the end of the third business day after you made it, we will continue to investigate it, keeping you updated as to how we are proceeding. We will give you a full written response not more than 8 weeks after we receive your initial complaint.
- Please note that if the complaint relates to the conduct of one of our representatives we will liaise with our representatives and ask them to take appropriate action and report their proposed resolution of your complaint to us.
- 2.7 We might contact you during this process to obtain more information from you about your complaint in order to help us take the appropriate action. You should also be aware that we may record any calls and will log your complaint formally for our own records.
- 2.8 If you are not satisfied, the next stage will be for you to report the matter to the **Financial Ombudsman Service**. You can do this if:

You are not satisfied with our formal response, as long as you refer the matter to the Ombudsman Service within 6 months of the date we formally responded; or

We have not responded to your written complaint within 8 weeks

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Page 2 of 3

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2.9 We will provide you with the Ombudsman's guidance leaflet to assist you with this process.

2.10 The contact details for the Financial Ombudsman Service are:

enquiries and consumer helpline

Monday to Friday – 8am to 6pm and Saturday – 9am to 1pm

0800 111 6768 (freephone)

0300 500 8082 (from the UK)

+44 207 066 1000 (from abroad)

The Financial Ombudsman Service can phone you back if you're worried about the cost of calling. If you feel you need to speak to the Service more urgently, it's probably best to call so they can help there and then. Phoning will be quicker than emailing but you can write to the Service at:

complaint.info@financial-ombudsman.org.uk

emails are automatically acknowledged – so check your "junk-mail" folder or "spam" filter if you don't get a reply

You can check for information on the website <https://www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet>

The postal address is:

The Financial Ombudsman Service
12 Endeavour Square, London E20 1JN

3. VERSION CONTROL

VERSION	DATE	AMENDMENTS	APPROVED AT/BY	REVIEW
V 1.0	March 2020	New policy	Board	March 2023
V 2.0	January 2023	Reviewed policy	ELT	January 2026

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Page 3 of 3

FCA Complaints Handling Policy

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