

Our complaints process

Find more details in our **Conditions of complaints**, on our website, in the resources section.

Complaint raised	<p>We will only accept a complaint where:</p> <ul style="list-style-type: none">• a complainant has followed the agent's formal complaints process• at least 8 weeks has been allowed for the agent to resolve the complaint• there is no response or no satisfactory resolution has been reached
Case assessor – first contact	<p>The complaint will be allocated to a case assessor who will:</p> <ul style="list-style-type: none">• contact both parties within 5 working days• request evidence, if needed, before deciding in the next 10 working days if the complaint can be accepted for investigation, in line with our Conditions of complaints
Agent's response	<p>When a complaint is accepted, the case assessor will:</p> <ul style="list-style-type: none">• inform the agent and ask them to either send us their rebuttal response and relevant evidence, or resolve the complaint directly with the complainant, within 10 working days• wait for confirmation that the complaint has been settled directly or if the complaint should continue• send a complaint directly for a default decision if the agent does not provide rebuttal evidence, or engage with us and a complaint fee will be charged
Early resolution	<p>Once all evidence has been received, the case assessor has up to 15 working days to:</p> <ul style="list-style-type: none">• review the evidence and contact the parties to discuss the complaint and possible grounds for resolution• propose an early resolution which, if agreed by both parties, will become the final decision OR• progress the complaint to the next stage, either after the 15 working day period or earlier if early resolution is unsuccessful

Case officer - proposed/default decision	<p>The case officer will:</p> <ul style="list-style-type: none"> • either write a default or a proposed decision based on the evidence provided within 10 working days from the date it was allocated to them • send the proposed decision to both parties, who have 10 working days to accept or decline the decision and request a review
Party response	<p>Once a decision has been made:</p> <ul style="list-style-type: none"> • and both parties agree, the complainant's bank details will be sent to the agent where there is a financial award so it can be settled • a review can only be requested if there has been an error in fact, law or an administrative error • and where a review has been requested, and accepted, the other party will then have 5 working days to respond • and if the review is rejected, the proposed decision will become the final decision
Final decision – Head of Redress	<p>If a review request is accepted:</p> <ul style="list-style-type: none"> • the Head of Redress will have 20 working days to issue a final decision from the date it is allocated • the complainant will have 10 working days to accept the final decision which the member will have to comply with • and the complainant does not respond to the final decision, the complaint will be closed
Compliance	<p>The agent will have 10 working days to comply with the decision, at whichever stage it is made</p> <ul style="list-style-type: none"> • non-compliance can trigger our suspension process • the complainant can take the agent to court for non-compliance

