

CUSTOMER SATISFACTION

Customer Complaints Policy

Introduction

Marston (Holdings) Limited and its subsidiary businesses ("The Organisation"), sometimes referred to herein as "we", "our" or "us" undertakes enforcement activity for its clients and we view any individual who we deal with in the process of enforcement as our customer. This means that we have customer service obligations which we strive to uphold, ensuring customers receive the service they are entitled to expect. We are therefore committed to excellence in complaint resolution.

We realise that contact from us or a visit from an Enforcement Agent can be an unusual, and sometimes difficult, moment for any person or family. We are keen to learn from your experience and will take all feedback seriously. We know we can always improve what we do.

We take all complaints or any expression of dissatisfaction very seriously. We will investigate in accordance with our procedure set out below and will aim to reach a resolution as quick as we can. We do our best to carry out our work fairly and effectively, however, we understand that there may be times when you feel unhappy about our service.

This policy lets you know what you can do if you're unhappy with our service and explains our procedure and approach to the resolution of customer complaints. If we've got something wrong, please tell us so we can put things right, learn from it and improve our service. We ensure a consistent approach is applied to all our customers through a transparent complaints process.

Our promise to you

Professionalism

We are committed to achieving the high standards expected of us, and that we expect of ourselves, so your feedback is valuable.

Accountability

We will take ownership and investigate your complaint thoroughly, keeping you informed about progress and putting right anything that's gone wrong.

Respect

We will treat you as an individual, listen to you, remain impartial, and ensure we answer your concerns.

Transparency

We will explain the details of our investigation, how we reached our decision and what we will do to put things right.

Innovation

We will learn from your feedback to help us improve the customer experience.

Approach

We welcome your feedback if we have not met your expectations or you are unhappy with our service in any way. If we've made a mistake, we will say sorry. Our customer contact team are happy to help if you wish to talk through any concerns, they are empowered to put things right, and to find resolutions for you.

If, for any reason, you remain unhappy, then your complaint will be passed to our customer resolution team who will investigate your concerns in a fair and consistent manner, explain what happened and put things right as quickly as they can. If you're still unhappy, you can ask us to look into your complaint for a second and final time.

You can contact us by phone, email, post or by using our online form. The 'contact us' section on our websites, explains how to get in touch with us.

This process does not apply to the collection of debts formed under the Consumer Credit Act 1974 (amended 2006). The collection of such debts is subject to different regulations, including Financial Conduct Authority protections, and the right of customers to report complaints to the Financial Ombudsman Service.

Information that will help us

Please include the following information to help us understand and investigate your complaint:

- Our reference number(s) (this can be found on any letters we have sent you)
- your full name and address, including postcode
- your contact number, or preferred method of contact
- what went wrong and why
- when it happened
- who you spoke to
- how you would like us to put it right
- copies of any documentation that may support your concerns

Important: if you are writing to or calling us on someone else's behalf, you will need to give us authorisation from the person to let us share confidential information about them.

What you can expect from us

Stage 1 investigation and resolution

We try to resolve complaints in full at this initial stage.

We aim to acknowledge receipt of your complaint within 2 working days.

Your complaint will be allocated to one of our experienced customer resolution officers, who will thoroughly investigate the issues you've raised. They may contact you if they need further information or clarification, to ensure they fully understand the situation.

We aim to resolve your complaint within 10 working days. If, we're unable to do this, the customer resolution officer will contact you to explain why and let you know when you can expect to receive a fully response.

There may be a number of contacts during Stage 1 while we're investigating your complaint.

Once we come to a conclusion, the customer resolution officer will fully explain our findings and our decision to you.

Stage 2 review

If you're not happy with the outcome of Stage 1, you can ask us to review your complaint.

To assist with the review please let us know why you disagree with the Stage 1 decision and provide any additional information which may help.

At Stage 2, a senior member of our team will investigate both the complaint itself, and how we have handled it at Stage 1. They will not have been involved in the earlier investigation; this ensures that their review is objective.

They may contact you to discuss your complaint and will aim to respond to you within 10 working days with a final response, by phone or in writing.

If they cannot provide a final response within 10 working days, they will contact you to let you know when to expect this. This response will highlight the remaining options available to you.

Stage 3 – appeal process

If you still aren't happy with the outcome following Stage 2, you can ask for your complaint to be referred to either the Independent Advisory Group, the relevant industry association or to the relevant Ombudsman (where applicable).

Review by independent panel

Marston's activities are reviewed by an Independent Advisory Group, comprising independent non-executive industry experts who review how we do business, and can recommend changes. Members of the Independent Advisory Group are not employed by the Organisation.

You can ask us to refer your complaint to the Independent Advisory Group for a review of our Stage 2 decision. We will acknowledge your request and refer your appeal to them.

The Advisory Group will provide their written response and decision to you within 20 working days of the complaint being referred.

If you are not satisfied with the outcome of the review by the Advisory Group, you still have the right to report the matter to the Civil Enforcement Association, the High Court Enforcement Officers Association, or the relevant Ombudsman as appropriate (see below) for their consideration.

OR

Industry associations and the Ombudsman

Complaints regarding members may also be made to industry bodies or the Ombudsman.

If your complaint is about an enforcement agent enforcing a non-High Court order for debts owed to Her Majesties Courts and Tribunals Service (HMCTS), Highways England, or Commercial Rent Arrears Recovery (CRAR) you can contact the Civil Enforcement Association (CIVEA). They will usually ask you to follow our internal complaints process as a first step. CIVEA's contact details are:

CIVEA

PO Box 745

Wakefield

WFI 9RJ

Telephone: 0844 893 3922

CIVEA complaints procedure: [Click here](#)

If your complaint is about an enforcement agent enforcing a non-High Court order for debts owed to local authorities and anyone other than HMCTS, Highways England, or CRAR you can contact the Local Government and Social Care Ombudsman (LGSCO).

The LGSCO looks at complaints that relate to councils. They will usually ask you to follow our internal complaints process as a first step. You can find out more information about how to complaint on their website by visiting <http://www.lgo.org.uk/make-a-complaint/>

If your complaint is in relation to a local authority in Wales, you can contact the Public Ombudsman for Wales. You can find out more information about how to complaint on their website by visiting <https://www.ombudsman.wales/>

If your complaint is about an individual enforcing a High Court writ, you can contact the High Court Enforcement Officers Association. They will usually ask you to follow our internal complaints process as a first step. Their contact details are:

HCEOA

50 Broadway

London

England

SW1H 0RG

Telephone: 0844 824 4575

Email: enquiries@hceo.org.uk

HCEOA complaints procedure: [Click here](#)