

## Complaints Policy – Third Party

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Judge and Priestley Solicitors

### Document Version Control

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Created by:	Judge & Priestley
Approved by:	Steven Taylor
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### Amendment history

Date	Version	Created by	Description of change
19/04/2016	1		Initial Release
29/09/2017	2		Updated layout
07/12/2017	2.1	S Molden	Schedule 3.4: Independent Organisations table updated to reflect CCCS now being StepChange. Schedule 7.3: Added to reference FOS. Schedule 8.3: Added to reference FOS being free.
13/07/2018	2.2	S Molden	Amended complaint email address in schedule 3 Added Schedule 5: Summary resolution Added to Schedule 8: redress considerations
01/08/2018	2.3	S Molden	Amended complaint officer details. Amended table in paragraph 3.4
01/10/2018	2.3	S Molden	Annual Review – No Changes
16/10/2019	2.4	S Molden	Name 'Change from Debtor and Third-Party Complaints Policy' Re-write reference to 'debtor' Reorganized 3.1 – How to Make a Complaint Included 3.2: telephone.
29/10/2019	2.4	S Molden	Annual Review
24/08/2020	2.4	S Molden	Annual Review – No Changes
21/10/2021	2.4	S Molden	Annual Review – No Changes
09/09/2022	2.4	C Abela	Annual Review – No Changes

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08/09/2023	2.5	C Abela	Updated various wording throughout to comply with Consumer Duty. Replaced Steve Taylor with Robert Davis for complaint escalation
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### **1 Introduction**

- 1.1 We are committed to providing high quality legal services to our clients. The nature of the services we provide mean we regularly have to engage with third parties particularly individuals who we are pursuing for outstanding debts. The vast majority of these third parties will be our client's customers. We endeavour to ensure that whenever we engage with third parties, we meet the highest of professional standards. Further we are committed to treating all third parties fairly. However, we recognise that on occasion a third party may be dissatisfied with the way we have dealt with them or handled their matter. As part of our commitment to maintain standards this policy is aimed at ensuring that third parties have a transparent, clear and fair mechanism to raise any issues they have and any avenue of redress.
- 1.2 We have a separate dedicated complaints process for any clients who may wish to complain.

### **2 Third Party Complaints Officer**

- 2.1 We have nominated a specific senior manager to deal with any complaints from a third party. In the event the Complaints Officer is directly involved in the matter subject of the complaint an alternative member of the Senior Management Team will be appointed to deal with the complaint.

### **3 How Do I make A Complaint?**

- 3.1 Complaints can be submitted to us in writing by letter, fax or email using the following information:
- 3.1.1 Letter: Justin House,  
6 West Street,  
Bromley,  
Kent,  
BR1 1JN.
- 3.1.2 Email: [complaints@judge-priestley.co.uk](mailto:complaints@judge-priestley.co.uk)

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3.1.3 Fax: 0208 464 3332

3.1.4 To help us understand your complaint your written complaint should include:

- (a) Your full name and contact details
- (b) Your file reference number if you have it
- (c) What you think we have got wrong
- (d) What you hope to achieve as a result of your complaint
- (e) Any information/documentation in support of your claim

3.1.5 To ensure the complaint is handled swiftly, written correspondence should be addressed to the Complaints Officer at Judge & Priestley LLP and emailed to [complaints@judge-priestley.co.uk](mailto:complaints@judge-priestley.co.uk)

3.2 Complaints can also be made verbally by telephone to any file handler.

3.3 Where you initially make contact with us by telephone to discuss your complaint, we will take down any details you provide, but so that we can be absolutely sure of all of the relevant issues, and where you confirm you wish to raise a formal complaint, we may invite you to confirm the full details to us in writing by letter, fax or email.

3.4 If you require any assistance with your complaint, we will try and help you as best as we can. However, you may also wish to consult with one of the independent agencies below who may be able to assist you with the process:

<b>Independent Advice Organisations</b>			
<b>Organisation</b>	<b>Address</b>	<b>Phone</b>	<b>Web Address</b>
<b>National Debtline</b>	Tricorn House, 51-53 Hagley Road, Birmingham	Freephone 0808 808 4000	<a href="http://nationaldebtline.co.uk">nationaldebtline.co.uk</a>

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<b>Business Debtline</b>	Tricorn House, 51-53 Hagley Road, Birmingham B16 8TP	Freephone 0800 197 6026	<a href="https://businessdebtline.org">businessdebtline.org</a>
<b>StepChange</b>	Wade House, Merrion Centre, Leeds LS2 8NG	Freephone 0800 138 1111	<a href="https://stepchange.org">stepchange.org</a>
<b>Civil Legal Advice</b>		0345 345 4345	<a href="https://www.gov.uk/civil-legal-advice">www.gov.uk/civil-legal-advice</a>
<b>Citizens Advice</b>	Please check your local Yellow Pages or Thomson Local directory for address and telephone numbers.		<a href="https://citizensadvice.org.uk">citizensadvice.org.uk</a>

### 4 How We Will Deal with Your Complaint?

4.1 Once your complaint is received it will be passed to the Complaints Officer to investigate. The following initial steps will be taken:

4.1.1 Your complaint will be recorded on a central log of complaints – This ensures that a record is kept of your complaint. The log also allows us to track any trends and ensure we are able to learn from any mistakes that have been made. This will enable us to improve our service going forward.

4.1.2 Unless you confirm a preference, we will write to you, via email within 5 working days, acknowledging your complaint and enclosing a copy of this

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policy. The acknowledgment will also provide an estimate of the time it will take us to fully investigate your complaint.

- 4.1.3 Generally, we will aim to conclude our investigation as quickly as possible; in any event within 15 days for payment related complaints or 8 weeks for all other complaints. We will let you know if there is a reason which means it might take longer than this to conclude the investigation.
- 4.1.4 We will notify our client that you have raised a complaint and of the fact that we are investigating the same. Depending on the nature of the complaint it may be necessary for us to obtain information and or feedback from our client as part of the investigation.
- 4.1.5 Where a complaint is directed at our client's conduct, we will forward the complaint to them in order for their complaint process to be followed. However, we suggest that you contact the client directly as not all clients deal with complaints in the same way. If this is the case, where possible we will hold activity until our client has investigated and responded to the complaint. Where instructed, we will provide you a copy of our client's complaint handling process.
- 4.1.6 If, on the rare occasions we are unable to hold activity, we will write to inform you the reason why.
- 4.1.7 The Complaints Officer will consider if there are any facts which suggest that the complaints process should be amended so that you can fully take part. For example, you may have indicated that you have a particular difficulty with written communications and as such it might be appropriate to ensure any letters or emails we send to you are also explained to you orally over the telephone. If you have any specific issues which mean you require an amendment to our complaints process, please let us know so we can consider if any changes are required.
- 4.1.8 The Complaints Officer will investigate your complaint this will usually involve:
- (a) Reviewing your complaint

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- (b) Reviewing any relevant case we have handled involving you. This will include reviewing any electronic or paper files we have so we can fully understand the history of the matter and what has occurred.
- (c) Speaking with the person who dealt with your matter and where necessary that individuals direct line manager.
- (d) As part of the process, we may need to ask you for further information or documents. If so, we will ask you to provide the information within a specific period of time. If we do not receive the information within the specified time we will send you a reminder which will include a final date for the information or documents to be provided. If we do not receive the information or documents by the final date, we will have to proceed to finalise the investigation without the benefit of the information or documentation. This may in turn impact our findings.
- (e) We may also, if appropriate, contact you to discuss the matter on the telephone.

4.1.9 Once the Complaints Officer has concluded the investigation we will send to you, via post or email, an Investigation Report. The Investigation Report will:

- (a) Confirm the steps we have taken to investigate your complaint.
- (b) Confirm whether in our view your complaint is a complaint against the conduct of the firm or alternatively a complaint in respect of a decision or action taken which is outside the firm's control. For example, it is possible that your complaint is that you are not happy that legal proceedings have been issued against you as in your view you do not owe the debt. The decision to issue proceedings may not be one that we have taken.
- (c) Where your complaint is against a decision or action taken outside this firm's control we will set out our client's legal response to the issues you have raised and will set out your options if you are not happy with our response.
- (d) If the complaint is a complaint against the conduct of this firm the Complaints Officer will give his/her view as to whether based on their investigation there is a reasonable basis for your complaint and whether we have acted incorrectly or made a mistake.

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- (e) Where we accept that we have acted incorrectly or made a mistake the Complaints Officer will set out the steps we propose to take in order to put it right.
- (f) If we do not accept we have acted incorrectly or made a mistake the Complaints Officer will explain the basis for his or her decision.

### **5 Summary Resolution Complaints**

- 5.1 Notwithstanding sections 3 and 4 above and where your dissatisfaction relates to our dealing with a consumer credit regulated matter, we would like to resolve your concern in a swift and timely manner without the need to escalate.
- 5.2 To do this we may need to contact you by telephone and keep you updated regarding the progress of our investigation.
- 5.3 We will only determine a dissatisfaction as 'resolved' where we have gained explicit confirmation from you that there is no longer a dissatisfaction.
- 5.4 This process is aimed to reach a resolution as quickly as possible for you. If -in the unlikely event- you remain dissatisfied following this process, you can highlight your complaint for further review by following section 6 and 7 below.

### **6 What If I Am Not Satisfied With The Outcome?**

- 6.1 If you are not satisfied with the outcome of the investigation you should let us know as soon as possible and in any event within 21 days of receiving our Investigation Report.
- 6.2 We recommend you let us know by sending a letter or email to the Complaints Officer confirming you are not happy with the outcome and clearly confirming:
  - 6.2.1 The aspects of the Investigation Report you are not happy with e.g. you may accept the findings but not be happy with the steps we propose to take to put it right. Alternatively, you might completely disagree with our findings.
  - 6.2.2 What outcome you view as fair.
  - 6.2.3 Any other information you wish to provide.

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6.3 Once we receive your confirmation that you are dissatisfied with the outcome we will arrange for a further review of the matter.

### **7 Further Review**

7.1 The further review will be dealt with by our Complaints Partner Mr Robert Davis. Mr Davis will review both the initial complaint and the investigation process followed by the Complaints Officer.

7.2 Mr Davis will endeavour to write to you within 28 days of you confirming you are not satisfied with the Investigation Report.

7.3 Mr Davis will confirm in his letter:

7.3.1 Whether after his investigation he agrees or disagrees with the findings of the Investigation Report and its conclusions.

7.3.2 If he disagrees with the findings or conclusions of the Investigation Report he will explain his views and set out any recommended changes.

7.3.3 Confirm what if any steps we will take to remedy your complaint

### **8 Remedial Steps and Redress**

8.1 Where, as a result of the investigation, we find our activity and involvement has fallen short of our expectations, we may consider redress.

8.2 The type and level of redress will be considered on a case by case basis, and is sanctioned by a member of the Senior Management Team.

8.3 The type and level of redress will be considered against factors such as the nature and severity of the complaint, the impact or potential impact it may have, the likelihood of recurrence and whether we're found to be in breach of any internal policies, relevant regulations or code of practice to which we subscribe.

8.4 Whereas a result of our investigation we agree to take any steps to make things right, we will ensure where possible those steps are taken as soon as possible after we send you our Investigation Report, our Further Review Letter or after we have a final decision from the Solicitors Regulation Authority, or Financial Ombudsman Service, whichever is later.

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8.5 If you are still unhappy with the outcome you can ask the Solicitors Regulation Authority to look into your complaint. You can contact the Solicitors Regulation Authority:

8.5.1 By post - at Solicitors Regulation Authority, The Cube, 199 Wharfside Street, Birmingham, B1 1RN

8.5.2 By telephone – 0370 606 2555 or

8.5.3 By email – [report@sra.org.uk](mailto:report@sra.org.uk)

8.6 Alternatively, if your complaint relates to how we have dealt with a consumer credit regulated matter, you can ask the Financial Ombudsman Service to review your complaint. Details of the Financial Ombudsman Service will be sent in our final response should this apply to your case.

8.6.1 Further information regarding the Financial Ombudsman service can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

8.6.2 Alternatively, they can be contacted by calling 0800 023 4 567. This number is Freephone from both mobiles and landlines.

8.7 Finally, as we are a member of the Credit Services Association (CSA), should your complaint relate to our debt recovery activities, you may escalate your complaint to them. Complaints to the CSA must be made in writing with a signed complaint form. A CSA complaint form can be located on their website, here: <https://www.csa-uk.com/page/complaints>

### **9 What Will It Cost For Us to Deal With Your Complaint?**

9.1 We will not charge you for handling your complaint.

9.2 The SRA Service is free of charge.

9.3 The Financial Ombudsman Service is free of charge.

9.4 The Credit Services Association do not charge you for handling a complaint.

### **10 Notifying Our Client and Keeping A Record of Complaint**

10.1 We will notify our client of the final outcome of your complaint and also keep a record of the outcome.

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10.2 We may also be required to take additional steps to ensure we comply with our client's internal complaints processes.

### **11 Policy Review**

11.1 The COLP is responsible for this policy and will review it at least annually as part of our overall customer service process. We will also review this policy if

11.1.1 There are any major changes in the law or practice

11.1.2 We identify or are alerted to a weakness in the policy

11.1.3 There are changes in the nature of our business, our clients or other changes which impact on this policy.



Signed \_\_\_\_\_

The COLP

Dated 08/09/2023