



TGL Solutions Limited

Complaint Handling Procedure

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1. Process Overview

The following key steps must be followed for all customer complaints received TGL Solutions Limited staff:

Step Number	Action
1	Receive and classify
2	Acknowledge
3	Investigate
4	Resolve and confirm
5	Respond to the customer
6	Cooperating with the Financial Ombudsman
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2. Step 1 – Receive and classify

Summary

Ensure that all potential issues are captured by TGL Solutions Limited and classified for escalation, review and action as required.

- Any complaint, issue, or negative customer interaction (whether this is formally logged by the customer or not), must be logged and classified for action.
- The FCA defines a complaint as: 'Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial service'.

When handling complaints, your business should:

- send the customer a prompt written acknowledgment or a summary resolution communication (if the complaint can be resolved within 3 business days)
- keep the customer reasonably informed about the progress of their complaint.
- send the customer a final response.

3. Step 2 – Acknowledge

Summary

Ensure that every complaint receives a formal written acknowledgement, containing an expectation of when they will receive a response, and the person dealing with it.

- All complaints, regardless of priority, should receive a pro forma (see below) acknowledgement sent via email on the day of receipt.

4. Step 3 – Investigate

Summary

Follow up all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified.

- All complaints will be investigated in a timely manner.
- All areas of interaction and communication should be established (who, what, where, when, why etc.) and documented where possible.

5. Step 4 – Resolve and Confirm

Summary

Ensure that the final response letter is clear and fair. Also, confirm the proposed action and resolution.

- Ensure that the proposed resolution meets FCA DISP rules and guidelines and does not prejudice TGL Solutions Limited in any unnecessary legal or financial manner.
- Document the proposed action
- Review the solution from both the corporate and customer viewpoint to ensure fairness and clarity. Ensure the complaint has been investigated fully and resolved fairly.
- The review should include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence.
- This data will be used for root cause analysis to remedy any recurring or systemic problems and to prevent a breach of the Consumer Duty.

6. Step 5 – Respond to the Customer

Summary

Provide the customer with the resolution within the timescales promised.

The details of the findings and proposed resolution should be clearly explained (in written or verbal form as appropriate) to the customer- within the agreed timescales.

If the complaint is resolved by close of the third business day, a Summary Resolution Communication will be sent. This is a written communication which:

- refers to the fact that the complainant has made a complaint and informs the complainant that the respondent now considers the complaint to have been resolved.
- tells the complainant that if he subsequently decides that he is dissatisfied with the resolution of the complaint he may be able to refer the complaint to the ICO

If this cannot be done on time, the customer must be contacted to provide an update to their complaint and state in a written communication that TGL Solutions Limited will provide a final response within 8 weeks.

Step 7 – MI and Analysis

Summary

Ensure that TGL Solutions Limited is aware of complaints and any underlying issues or systemic causes. Plan actions to mitigate these and prevent future recurrence.

- All complaints should be reviewed on a quarterly basis.
- Root Cause Analysis should be conducted, and steps should be taken to remediate the issue and prevent it from reoccurring. This may identify weaknesses in the firm's governance, systems, controls and risk management framework. The remedial action will tackle the root cause and act as a continuous improvement process to address customer detriment and fair customer outcomes.