

Insolvency Department

Customer Service Charter

The purpose of this Charter is to improve access to the Firm's services and promote quality. It aims to provide advice on the standards which customers can expect, what action can be taken if you are dissatisfied and who to contact should you wish to make a complaint. The Charter also aims to remind our employees of the obligations they face and how important it is to provide a professional approach to all matters at all times.

All customers can expect the following:-

General

- *To be treated fairly and in a friendly manner.*
- *To be provided with a flexible, tailored approach to your circumstances/needs.*
- *To be provided with advice on our services in clear, plain language.*
- *To receive advice on whether our services have been provided to you on the basis of a fair analysis of the products available to you and provide you with the rationale behind the advice given/decision(s) made.*

Response times to telephone calls and written communication (including e-mail)

- *Routine queries or enquiries by telephone shall be answered during that call to the best of the staff member's ability. Should it not be possible to provide a satisfactory response during the call, then a timescale for the provision of the information shall be provided.*
- *We aim to respond to written enquires and emails within 10 business days.*
- *Where delays to responses are unavoidable an acknowledgement shall be sent explaining the position followed by a full response as soon as possible thereafter.*
- *We aim to answer telephone calls within 4 rings.*
- *If a message is left, either with a member of staff or on an answering service, we aim to return your call by close of the next business day.*

Request for a meeting

- *Should you wish to meet with a member of staff then we shall aim to do this at a place and time mutually convenient to all parties involved.*
- *We shall aim to hold the meeting with 7 business days of the initial request or within 2 business days if the matter is deemed urgent.*

Staff member(s) visiting your home

- *We aim to be prompt and keep delays to a minimum of 15 minutes. Should there be a delay an explanation shall be provided.*
- *We shall show an identification badge on arrival.*
- *We shall be courteous and have respect for personal circumstances.*
- *Any staff member attending your property will have been subject to a satisfactory Disclosure report.*

Visiting our offices

- *Should assisted access to the property be required we would ask that you advise us in advance so that we may attempt to accommodate your needs to the best of our ability.*
- *Our reception staff shall tend to you promptly and direct you to the appropriate waiting area.*
- *Should your meeting be delayed by more than 15 minutes then an explanation shall be given.*
- *A private interview room shall be provided.*

Privacy of information held

- *We will maintain strict levels of confidentiality at all times.*
- *We will hold your information securely and confidentially and shall not discuss your details with any third party without your express consent.*
- *We are, however, required by law to disclose information to the authorities, for example, if we become aware of money laundering or other criminal activity.*
- *We have a professional duty to share information with relevant third parties especially if there is a threat to the safety of a customer or staff member.*

Service Level Review

- *We are dedicated to providing a high quality of service to all who deal with us.*
- *We operate internal review systems which regularly reassess the quality of the case management and ensure all statutory obligations are being met.*
- *Our internal systems are routinely reviewed in order to ensure effectiveness; staff feedback is sought and changes implemented where appropriate/necessary.*
- *We are subject to external reviews by the Insolvency Practitioners Association and the Accountant in Bankruptcy which ensures we are compliant with the ethical code.*

Practice Guidelines

- *We have professional indemnity insurance in place with Royal & Sun Alliance Insurance Plc which has worldwide territorial limits excluding USA/Canada.*

Complaints Procedure

- *If you are in any way dissatisfied with the level of service you have received please contact us and we shall endeavour to resolve your concern(s) promptly and informally.*
- *Should your concern(s) remain unresolved you can formally present your concern(s) in writing to either **Donald McKinnon FIPA or Gordon Chalmers FIPA, 168 Bath Street, Glasgow, G2 4TP (*)***
- *We shall acknowledge your concern(s) within 5 business days.*
- *We shall endeavour to respond fully to your complaint within 10 business days.*
- *Our authorising body is the **Insolvency Practitioners Association, Valiant House, 4-10 Heneage Lane, London EC3A 5DQ***
- *Should you remain dissatisfied, any concerns may be notified to the Insolvency Service Complaints Gateway by:*
 - *calling the Insolvency Service Enquiry Line on 0300 678 0015 (Monday to Friday 9am to 5pm), or*
 - *completing and emailing the online complaints form on the Insolvency Service website*
 - *<https://www.gov.uk/complain-about-insolvency-practitioner>*
 - *completing the online complaints form and posting it to: IP Complaints, Insolvency Service, 3rd Floor, 1 City Walk, Leeds, LS11 9DA.*

() In the event that the Accountant in Bankruptcy is your Trustee, which will be detailed on any documentation you have received from us regarding your insolvency, please contact the Accountant in Bankruptcy directly regarding your complaint, as follows:*

- *By post or in person: Accountant in Bankruptcy, 1 Pennyburn Road, Kilwinning, KA13 6SA*
- *By email: aib@aib.gsi.gov.uk*
- *By telephone: 0300 200 2600*
- *More information regarding the AiB's complaints handling process can be found at: <https://www.aib.gov.uk/about-aib/contact-us/complaints>*