



adam samuel

The Compliance Factory

London NW6 3NN Tel 07900 248150

E-mail Adamsamuel@aol.com

Website www.adamsamuel.com

THE EFFECTIVE COMPLAINT HANDLING COURSE

2 half days

Introduction

Objectives of training and complaints handling

FCA rules – DISP 1.1A for MiFID cases

FOS materials

Building complaints procedure

A complaints procedure and policy

Complaints management function

Scope of the procedure and the FCA Complaint Rules (DISP)

Advanced disclosure of the complaints process

Summary details and their uses

Website disclosure of how to complain

Identifying Complaints

Definition of complaints

Defining expressions of dissatisfaction

Digital media comment

Third party complainants

Eligible complainant definitions – business customers

Handling the complainant who doesn't want to complain

Complaints about another firm and forwarding

Record-keeping

End of the next three business day rule

Acknowledgement

Time-limits and content

Obtaining authorities – handling third party cases

Investigation

Who? Need for independence

What needs to be investigated?

How to investigate

Obtaining the version of events of all people involved

Relationship between discipline and investigations

8 week letters

Assessment

Standards to be applied

Materials to consult

Dangers of premature adjudication

Time-bars

Reasons why complaints are upheld

Unsuitable advice
Product provider responsibilities
Customer's misled by non-disclosure
Bad administration
Compensation principles
Interest rates and tax
Customer unreasonableness

Final Response

Regulatory requirements - standards and letter form
Structure and live demonstration of the letter
Replying to the unintentional complainant
Referring the customer to FOS and the Pensions Ombudsman
Dealing with obstructive customers

Financial Ombudsman Service

Limits on FOS' powers
Jurisdictional filter – refusal to investigate cases within jurisdiction
FOS procedure
Awards – limits and obligations to honour them

Reporting and publishing complaints data

Basic principles – Q&A

Root cause analysis

Learning from cases
Identifying recurring or systemic issues
Remedying them
Techniques for doing root cause analysis
Management information