

# Complaint procedure

Important information for complainants

## How we will deal with your complaint

1. Upon receipt of a signed and completed complaint form, we will formally register the complaint on our systems, assigning the complaint a unique reference number.
2. We will send confirmation of receipt to the complainant. We will send a copy of the form and any supporting documentation to the relevant Member company(ies), who will have four weeks to respond to the complaint.
3. The Member company(ies) will send us a copy of the response, which will enable us to consider:
  - a. whether they have acted in breach of the Code of Practice
  - b. whether they have taken appropriate action to remedy any identified breach
4. We will then send a complaint response, setting out our position on the complaint and whether we will be taking any further action.

## Completing the complaint form

**If you are complaining on your own behalf**, please ensure that you sign and date the complaint form before returning it to the Credit Services Association.

**If you are complaining on someone else's behalf**, you must provide that person's signed authority, confirming that you can act on their behalf, as well as signing the form yourself. The complaint form includes two boxes for signatures, so that you can provide both yours and the other person's signatures.

A copy of the Code of Practice should have been supplied with your complaint pack and we would encourage you to identify the areas that you consider to have been breached by the Member(s). Alternatively, a copy can be obtained from the Association's website [www.csa-uk.com](http://www.csa-uk.com).

Please indicate on your form if you would prefer us to communicate by e-mail or in writing.

## Signatures

We ask that **all complainants** sign the Authorisation page of the complaint form. This is to ensure that both we and the Member company have the necessary authority to share information, in accordance with the Data Protection Act 1998.

Sharing information without the requisite authority would likely place one or both organisations in breach of the Data Protection Act 1998.

## Escalation

If there are aspects of your complaint that you do not believe have been addressed, or if you are able to provide additional supporting information/evidence to justify your allegations, please contact us so that we can consider this further.

If you remain unhappy with the outcome of the complaint, you may have justification to escalate the matter to our head of compliance, Claire Aynsley – [claire.aynsley@csa-uk.com](mailto:claire.aynsley@csa-uk.com).

Depending on the nature of your complaint, you may also have recourse to raise your complaint with other organisations, such as the [Financial Ombudsman Service](#). Where possible, we will try and point you in the appropriate direction; however, we would suggest seeking independent advice in such circumstances. There are a variety of advisory organisations listed on our website, under the Resources section of the [Help & Guidance page](#), who will be better placed to assist you.

## Points of note

- We can only consider complaints against Members of the Association regarding alleged breaches of the Code of Practice. The Code of Practice is primarily concerned with the debt collection activity of our Members. **Please note that enforcement action, such as bailiff activity, does not fall within the remit of our Code of Practice.** If you wish to complain about enforcement action, there are a number of options depending on the type of action. These include:
  - **Civil Enforcement Association (CIVEA)** - The Civil Enforcement Association (CIVEA) is an independently funded association which represents around 2,000 certificated enforcement agents in England and Wales. CIVEA has a Code of Conduct and Good Practice Guide which they issue to all of their members. This Code of Conduct and Good Practice Guide is monitored via their independent complaints procedure. (513 Bradford Road, Batley, West Yorkshire, WF17 8LL. Tel: 0844 893 3922. Website: [www.civea.co.uk](http://www.civea.co.uk))
  - **High Court Enforcement Officers Association (HCEOA)** – The High Court Enforcement Officers Association (formerly known as The Sheriffs Officers Association) has a Code of Practice which their members agree to in terms of standard of knowledge and conduct. HCEOA can investigate any potential breach of their Code of Practice by a High Court Enforcement Officer via their complaints procedure. (Drake House, Northwich, Cheshire, CW9 7RA. Tel: 0844 824 4575. Email: [enquiries@hceoa.org.uk](mailto:enquiries@hceoa.org.uk))
  - **The Local Government Ombudsman** – Where a complaint relates to enforcement activity carried out on behalf of a local authority it may be made to the Local Government Ombudsman. They will usually require that the local authority's internal complaints procedures have been followed first. Other requirements are set out on their website at [www.lgo.org.uk](http://www.lgo.org.uk). (PO Box 4771, Coventry, CV4 0EH. Tel: 0300 061 0614)
- We cannot consider complaints about clients of Members nor can we consider complaints about the goods or services supplied by those clients. We are unable to get involved in contractual concerns.
- We would encourage all complainants to provide supporting evidence, where available.
- **We cannot get involved in claims for compensation or refunds.**

**Please ensure that the complaint form is completed and signed by all necessary signatories before sending to the Credit Services Association.**

# Contact us

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Compliance manager

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