

Complaints Policy

Overview

On 1 January 2019, Pension Wise, The Pensions Advisory Service and the Money Advice Service merged to form one organisation. These three businesses became known as the Money and Pensions Service (MaPS) on 1 April 2019. MaPS is an arms-length body of the Department for Work and Pensions (DWP).

MaPS directly delivers or provides funds via delivery partners to allow consumers access to free impartial information, guidance and / or advice. The focus is on providing quality services and value for money to ensure consumers, especially those in vulnerable circumstances, can access guidance on Money and Pensions and advice on debt based on need.

This Policy sets out how MaPS handles complaints.

Policy Statement

A complaint is an expression of dissatisfaction made directly to MaPS or through one of its commissioned delivery partners about the quality of services, actions or lack of action. It can be made by any method i.e. in writing, in person, by phone or email. Complaint resolution is important to us and immediate action is undertaken to resolve them. The processes outlined in this 'Complaints Policy' relate solely to MaPS. Complaints about debt advice provided by commissioned delivery partners are dealt with by those delivery partners who are independently regulated by the Financial Conduct Authority under their rules.

MaPS does not investigate complaints about other organisations. For example, pension providers, mortgage lenders, banks, etc. Consumers would need to contact any of these organisations directly.

Operating Procedures

MaPS investigates and considers all complaints fairly and impartially, based on what is fair and reasonable in the circumstances of the complaint and operates strict rules of confidentiality.

Vulnerable Customers

MaPS recognises that vulnerability is not exclusive to a person's character or status, that it can be multi-dimensional and transient. Life-changing events can leave people vulnerable, including age, relationship breakdowns, bereavement, redundancy, physical or mental health issues, caring responsibilities, financial detriment, geographical location, levels of literacy, lack of digital skills or internet access, unemployment, immigration, or asylum status, housing, language barriers and experiences of domestic abuse etc.

Certain factors such as mental health, disabilities or other factors may affect a customer's ability to communicate, and some customers may not realise their behaviour might be viewed as unreasonable. Therefore, MaPS will endeavour to take all customer's personal circumstances into consideration, to ensure everyone can benefit and access its services. Furthermore, if MaPS employees believe a customer may be at risk, they will inform them of charitable organisations which might be able to assist such as the Samaritans, Citizens Advice, Refugee Action, etc.

The Complaints Handling Process

MaPS operates a two-stage complaint handling process, we acknowledge complaints within 5 working days, and aims to send a full reply within 20 working days.

Stage 1

A member of staff in the directorate associated with the complaint will investigate the customer's concerns. They will review the records associated with the case to identify any issues, resolve the complaint, and send the customer a full reply.

If a customer remains dissatisfied, they have 28 days from the date on the letter to escalate their complaint to stage 2.

Stage 2

The Compliance function will liaise with the relevant Head of Service to review the complaint and provide a full reply.

If a customer remains unhappy about the outcome of their complaint, they will be provided with referral rights to the Parliamentary and Health Service Ombudsman.

Parliamentary and Health Service Ombudsman

The Parliamentary and Health Service Ombudsman (PHSO) considers complaints about the services provided by the NHS in England, UK government departments and other public authorities. The (PHSO) will generally deal with complaints about MaPS services.

Remedial Action

If a complaint is upheld, and there is a financial loss, then we will aim to put the customer back into the position they would have been in, had the error had not occurred.