



Complaints Policy – Recoverable Solutions

Policy Title: Complaints Policy

Version: 3.1

Approved by: Daniel Clark – Complaints Handler

Date Approved: 03.07.2026

Review Date: Annually – Next review due 03.06.2027

1. Purpose

At Recoverable Solutions, we are committed to providing a high-quality, transparent, and fair service. This policy outlines how we handle complaints from clients, debtors, or any other party. We value feedback and view complaints as an opportunity to learn and improve.

This document is designed to comply with:

- The rules and guidance of the Credit Services Association (CSA), particularly the CSA Code of Practice
- Pre-Action Protocol for Debt Claims under the Civil Procedure Rules
- Requirements of our ISO 9001:2015 Quality Management accreditation

2. CSA Membership and Code of Practice

Recoverable Solutions is a proud member of the Credit Services Association (CSA), and we are fully committed to operating in line with its Code of Practice, which sets the standard for fair, respectful, and lawful conduct in debt recovery.

This includes:

- Ensuring fair treatment of debtors
- Transparent communication
- Providing appropriate and accessible complaint resolution procedures
- Maintaining integrity and professionalism

We review CSA guidance and updates regularly to ensure our practices remain compliant and of the highest standards

3. What is a Complaint?

A complaint is any expression of dissatisfaction from a client, debtor, or third party, whether oral or written, relating to our service, conduct, or any aspect of our operations, where a response or resolution is explicitly or implicitly expected.



4. Who Handles Complaints?

Daniel Clark, Quality Assurance Manager, is the designated Complaints Handler for Recoverable Solutions. All complaints are overseen by him to ensure they are handled independently, fairly, and thoroughly.

5. How to Make a Complaint

Complaints can be submitted by:

- Email: daniel@recoverablesolutions.co.uk – Mark for Attn: Complaints Handler/Daniel Clark
- Post: Complaints Handler, Recoverable Solutions, 1 Bromley Lane, Chislehurst, BR7 6LH
- Phone: 0208 798 2499 (All calls are logged and recorded)

We request that complainants provide the following information:

- Their full name and contact details
- Details of the complaint
- Any relevant reference numbers or documents
- Desired resolution (if applicable)

6. Complaints Handling Process

6.1 Acknowledgement

- All complaints will be acknowledged within 3 working days.
- The debtor reference will be assigned to the complaint
- The complainant will be informed of the process and expected timelines.

6.2 Investigation

- Complaints will be investigated fairly and impartially by Daniel Clark or a delegated senior staff member.
- All relevant records (calls, correspondence, case notes) will be reviewed.
- Staff involved will be consulted where appropriate.

Other material including contracts, case notes and information pertaining to the matter may also be used for assessment. Our firm undertakes to keep all records pertaining to every matter accurate, in the instance they are required to resolve complaints or review by regulatory bodies.



6.3 Resolution

- We aim to resolve complaints within 30 working days.
- A written outcome will be provided, including:
- A summary of findings
- Any remedial actions taken
- Information on escalation if the complaint is not resolved to the satisfaction of the complainant

If further time is required, the complainant will be notified, with regular updates provided.

7. Isolated Complaints

When a complaint is deemed isolated and not indicative of a broader issue:

- It is still recorded and investigated thoroughly.
- A root cause analysis is undertaken to determine if training or procedural change is necessary.
- The complainant receives a full response, and staff involved are debriefed.

8. Escalation Process

If the complainant is dissatisfied with the initial outcome:

1. External Escalation: If the matter remains unresolved, complainants may escalate to the Credit Services Association:

Credit Services Association (CSA)
2 Esh Plaza, Sir Bobby Robson Way,
Great Park, Newcastle Upon Tyne,
NE13 9BA
Website: www.csa-uk.com
Email: complaints@csa-uk.com

2. Adherence to Pre-Action Protocol

As a debt recovery agency, we strictly follow the Pre-Action Protocol for Debt Claims, ensuring:

- Debtors are provided with clear, accurate, and comprehensive information
 - Reasonable time is given to respond
 - Efforts are made to resolve disputes amicably before legal action is considered
- Complaints concerning protocol breaches are taken very seriously and investigated with urgency.



3. Staff Training and Awareness

- All staff receive regular training on complaints handling, CSA Code of Practice, Pre-Action Protocol and customer service and hold a strong pass grade on CAI/CSA learning program
- New starters receive comprehensive onboarding which includes our complaints procedure and compliance framework.
- Refresher training is conducted annually or upon policy updates.

4. ISO 9001:2015 Quality Management

Recoverable Solutions operates under a certified ISO 9001:2015 Quality Management System. Complaints are logged, monitored, and analysed as part of our continuous improvement objectives.

Quarterly management reviews assess:

- Complaint trends
- Root cause analysis
- Preventative and corrective actions
- Training gaps

5. Monitoring and Review

This policy is reviewed annually or when:

- CSA updates its Code of Practice
- Regulatory or legal changes occur
- Internal complaints data suggests a need for revision

Next review date: 03.06.2027

Reviewed by: Daniel Clark