Broker complaints handling procedure

SOP TEMPLATE

Check this template against your local regulations and your own policies before you use it.

SOP no.		Version		Effective date	
Owner		Approver		Review date	

Purpose

To handle complaints fairly, quickly and consistently, and to learn from them.

Scope

Any expression of dissatisfaction about the business's service or advice, however it is made.

Responsibilities

Role	Responsibility
All staff	Recognise complaints and pass them to the complaints officer the same day.
Complaints officer	Acknowledges, investigates and responds to each complaint, and keeps the register.

Definitions

External dispute resolution: An independent scheme the client can go to if they are unhappy with your response.

Procedure

1. **Recognise the complaint**

   Treat any expression of dissatisfaction as a complaint, whether by phone, email or in person.

2. **Acknowledge it**

   Acknowledge it promptly, in the time your licensing rules set, and tell the client what happens next.

3. **Investigate**

   Review the file, speak with the people involved and look at the facts fairly.

4. **Respond in writing**

   Send a written response with the outcome and reasons within the time limit.

   > **Caution:** Tell the client in your response that they can go to your external dispute resolution scheme, and how.

5. **Record and learn**

   Record the complaint, outcome and any fix in the register, and review the register each quarter.

Records

- The complaints register.
- Each complaint's file and response.

Related documents

- File audit checklist

Revision history

Version	Date	What changed	Approved by