

CITY TILES
BATHROOMS & KITCHENS



JCLH LIMITED
T/A CITY TILES BATHROOMS & KITCHENS

REGULATORY COMPLAINTS POLICY

REGULATORY REQUIREMENTS

The Financial Conduct Authority (“FCA”) requires firms to implement internal processes to ensure complaints are handled fairly, consistently, and promptly.

As of 31 July 2023, the new Consumer Duty Principle 12 – delivering good outcomes to retail customers, will replace Principle 6 and 7 for firms interacting with retail customers. Key to a firm's ability to deliver good outcomes under the new Consumer Principle is the way in which it requires firms to provide a level of support that meets the consumers’ needs throughout their relationship with a firm.

All complaints are to be handled objectively, where complaints are not resolved within three business days, a firm must provide a full account of their decision and how they came to it no later than eight weeks from the date the complaint was made. This must include the reasons for the outcome and the details of where the complainant can escalate their complaint should they remain dissatisfied with the outcome.

PURPOSE

The purpose of this document is to set out the policies and procedures that JCLH Limited t/a City Tiles Bathrooms & Kitchens (“City Tiles”) must follow to ensure the reasonable and prompt handling of complaints.

This document is to be used by all employees of City Tiles who interact with customers and who can potentially receive customer complaints. This document provides a written framework to assist all relevant staff identify customer complaints and deal with such in accordance with the policies and procedures set out herein.

DEFINITION OF AN ELIGIBLE COMPLAINT

An eligible complaint is a complaint which should be handled in accordance with the policies and procedures set out in this document. There are two components that determine whether a complaint is an eligible complaint, namely (1) the complaint must satisfy the definition below and (2) the complaint must be made by an eligible complainant.

ELIGIBLE COMPLAINANT

For a complaint to be an eligible complaint it must be made by an eligible complainant. An eligible complainant can be a consumer (i.e. a natural person acting for purposes outside his trade, business, or profession).

DEFINITION OF A COMPLAINT

An eligible complaint is defined by the FCA as ***“Any expression of dissatisfaction about the provision, or failure to provide, a financial service and complaints handling procedure which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience is treated as a complaint.”***

All customers can make an eligible complaint and by any means. This includes correspondence in writing and that made during verbal communication. Where any customer expresses concern about the service, steps will be taken to resolve that matter and it will be treated as a complaint.

Complaints may be received directly from customers or from third party representatives. In the event of any complaint the matter must be recorded, logged, and referred to the nominated complaint handler in accordance with the complaint handling process.

COMPLAINTS AWARENESS

City Tiles are to advise any potential complainants how to make a complaint. As such, the Complaint Policy information below must be published where applicable on City Tiles' website or provided in writing on the request of the customer or third party acting on their behalf.

HOW TO MAKE A COMPLAINT

City Tiles' customers can submit a complaint in person, by telephone, email, social media, text message or post. It is important that staff make customers aware that they can submit complaints to City Tiles through any of these channels. Where a complaint is made by the customer via telephone, staff must ensure that this is on a recorded line and the customer is clearly informed about the next steps, namely (1) City Tiles will send the customer a written complaints acknowledgment by email, (2) City Tiles will investigate the complaint and that this may involve City Tiles contacting the customer to obtain further information to assist in its investigations and (3) City Tiles will endeavour to communicate to the customer a final written response within 8 weeks.

COMPLAINT INVESTIGATIONS

City Tiles will investigate the matter of the complaint and, where required, may contact the complainant to obtain further information to adequately investigate the complaint. The nature of the investigation will depend on the nature of the complaint but may involve reviewing internal records and reviewing all communications with the customer.

City Tiles will assess whether the complaint should be upheld or rejected, and whether remedial action is necessary. If appropriate, City Tiles will then determine how much redress and additional compensation is required as a result of the complaint.

City Tiles will then perform a root cause analysis of the complaint to identify whether there are any systemic failings that will have impacted other customers who may also need to be remediated.

City Tiles will keep complainants informed about the progress of investigations by sending forwarding written correspondence on a weekly basis. City Tiles will ensure that the individual(s) involved in investigating complaints are independent and have not been involved in the events complained about to ensure continued compliance with the FCA's Principle 8 which requires that firms manage conflicts of interest fairly.

SUMMARY RESOLUTION - RESOLVED BY THE CLOSE OF THE THIRD BUSINESS DAY

Where City Tiles deals with a complaint by the close of the third business day, it does not have to adhere to the following guidance detailed within the policy below. It does however need to undertake the following in the form of a 'Summary Resolution Communication' –

- The fact that a complaint has been made.
- Informs the complainant of the outcome – i.e., it is now resolved and

- Sets out the complainants right to defer the complaint to the Financial Ombudsman Service including the contact details below.

A log of such complaints is to be made to record the number of such complaints versus that of a formal complaint.

In cases where complaints are not resolved within three business days, a written acknowledgement is sent to the customer within five business days as per DISP 1.4.

COMPLAINTS RESOLUTION – FINAL RESPONSE

City Tiles will endeavour to issue a final written response email or letter to the complaint within eight weeks.

City Tiles' final response will either:

- Accept the complaint and, where appropriate, offer redress or remedial action;
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and give reasons for doing so.
- Enclose a copy of the Financial Ombudsman Services standard explanatory leaflet;
- Provide the website address of the Financial Ombudsman Service;

The Financial Ombudsman cannot consider a complaint if the complainant refers it to FOS:

- More than six months after the date on which we sent the complainant its final response, redress determination or summary resolution communication or
- More than six years after the event complained of; or (if later)
- Three years from the date on which the complainant became aware (or ought reasonably to have become aware) that they had cause for complaint;

Unless the complainant referred the complaint to City Tiles or to the FOS within that period and has a written acknowledgment or some other record of the complaint having being received unless:

- in the view of the FOS, the failure to comply with the time limits was a result of exceptional circumstances or
- the FOS, is require to do so by the Ombudsman Transitional Order

If City Tiles is not able to issue a final response within eight weeks, the complainant will be provided with a written response explaining why City Tiles is not able to issue a final response and set out the date by which City Tiles expects to be able to. At this point, complainants have the right to refer their complaint to the Financial Ombudsman Service should they choose to not wait beyond the eight-week timescale for City Tiles to issue a final response.

COMPLAINTS FORWARDING

Where City Tiles receives a complaint from a customer that relates to the alleged acts or omissions of a third party, City Tiles must acknowledge the complaint in writing and advise the customer that the complaint has been forwarded to the third party.

City Tiles endeavours to communicate a complaint acknowledgement within five working days.

TIME BARRED COMPLAINTS

In the interest of ensuring good customer outcomes, City Tiles will accept complaints from a customer for a period of 6 years after the event complained about, or 3 years from the date on which the complainant became aware (or ought reasonably to have become aware) that they had cause for complaint, after which the right to complain will lapse.

Where a customer makes a complaint about the alleged acts or omissions of City Tiles greater than six years ago (or 3 years from the date on which the complainant became aware) City Tiles will seek to sensitively ascertain from the customer whether there are exceptional circumstances, such as the customer being incapacitated or another vulnerability, that has prevented the customer from logging the complaint within the time limit.

Where City Tiles determine that there are exceptional circumstances associated with the timing of the complaint, City Tiles will accept the complaint and action the same in accordance with the policies and procedures set out herein.

If City Tiles receives a complaint which is outside the time limits for referral to the [Financial Ombudsman Service](#) (see [DISP 2.8](#)) it may reject the complaint without considering the merits, but must explain this to the customer in a final response in accordance with [DISP 1.6.2 R](#) or [DISP 1.6.2AR](#).

ROOT CAUSE ANALYSIS

Upon completing the investigation of a complaint, the nominated complaints handler will conduct a root cause analysis of the complaint to ascertain the cause of the complaint and the risk of that cause reoccurring.

City Tiles will also use MI to monitor and manage complaints effectively to understand, address, and reduce complaints such as customer feedback, any escalated complaints to the FOS, where the complaints are coming from and if there are any repeat complaints.

Should City Tiles receive a regulated complaint, we will identify the possible cause and investigate the specifics of the complaint. For example, when it happened, who was involved and the processes that were in place at that time.

Once the root cause has been identified, City Tiles will analyse the data, ensuring we learn from the complaints by developing corrective measures to prevent the issue reoccurring. This may be, depending on the types of complaints, amending a process, providing staff training, or addressing a lender/product.

A future review will be carried out to review the corrective measures and identify whether the number or nature of complaints has reduced.

MI ANALYSIS

City Tiles' IT systems will have the capability to produce MI to enable City Tiles to measure and monitor the operation of the complaints handling processes and the consumer outcomes being achieved. The MI that will be reviewed on a monthly basis which will cover key conduct risk metrics/data relating to City Tiles' complaints handling processes, including:

- Number of open complaints
- Age of open complaints
- Average time to close complaints
- Proportion of complaints acknowledged within 5 working days
- Proportion of complaints closed within 8 working days
- Proportion of complaints closed within 8 weeks
- Proportion of complaints closed after 8 weeks
- Proportion of complaints over 8 weeks old that received a written notice
- Proportion of upheld and partially upheld complaints
- Number of complaints referred to the FOS
- Number of FOS overturned decisions
- Complaints fair outcome percentage
- Root cause analysis narrative

Jon Cernuschi (“Jon”) as the SMF29 Approved Person will conduct trend analysis on the MI and request further information as required to conduct root cause analysis on any identified potential consumer harm or deficiencies in City Tiles’ complaints handling processes. Where any consumer harm or deficiencies are identified, the same will formulate a remediation strategy to rectify the consumer harm or deficiency in the process.

COMPLAINTS REGISTER

City Tiles will maintain a complaint register which will be the subject of periodic review. A lack of complaints recorded may indicate that we do not recognise what a complaint is or have concerns that recording a complaint may reflect negatively upon themselves.

GOVERNANCE

The policies and procedures contained in this document have been drafted and approved by Jon Cernuschi, City Tiles’ SMF29.

Jon is the designated complaints handler whose name will appear on the Financial Services Register. Jon is responsible for the investigation and resolution of complaints, takes responsibility for forwarding complaints to third parties where applicable and liaise with the FOS and the FCA in relation to complaints.

FINANCIAL OMBUDSMAN SERVICE PAST DECISIONS

On a quarterly basis, Jon will review FOS complaints to inform our complaints handling processes and any risks on the horizon. In practice, the FOS past decisions review will be conducted by Jon visiting the FOS’ published past decisions on its website.

REPORTING – REGDATA

City Tiles is required to submit an annual report to the FCA detailing complaints from eligible complainants. This report will be filed through a RegData submission, in accordance with City Tiles’ prescribed reporting schedule.

RECORD KEEPING

City Tiles maintains a complaints handling sub-folder within the City Tiles IT system. Included in the complaints handling sub-folder is a copy of City Tiles' complaints handling policy and procedure document.

City Tiles will maintain a full audit trail to evidence compliance with the policies and procedures set out in this document. City Tiles' IT system has the capability to maintain a full audit trail of the entire complaints handling process for each individual complaint and will be able to produce the same in a customer file format for Jon to review, to enable effective supervision from the FCA (e.g. should the FCA's Supervision Department request customer files for review) or to appropriately investigate complaints relating to City Tiles' credit broking activities.

City Tiles' audit trail will clearly evidence why a decision to accept or reject a complaint was made. City Tiles' IT system contains a copy of the written acknowledgement, the date the acknowledgment was communicated to the customer, records of the investigations conducted by Jon, a copy of the final response and the date the final response was communicated and records of liaison with the FOS (where applicable).

City Tiles will maintain an internal audit sub-folder in their IT system. Included in the internal audit sub-folder will be folders titled in months and years (e.g. October 2024) which will contain a record of the internal audit checks that Jon will conduct on a monthly basis to review adherence to, and the effectiveness of the policies and procedures set out in this document.

City Tiles will retain the records for a period of seven years. City Tiles must not delete the records without written permission from City Tiles' Directors.

City Tiles will retain a copy of the previous version of the Complaints Handling Policy and Procedure document for a period of six years to enable effective supervision from the FCA should the FCA seek to review the historic processes City Tiles followed in relation to complaints handling in particular instances.

Retaining a copy of previous versions of the Complaints Handling Policy and Procedure document for a period of six years will enable City Tiles to effectively investigate and defend complaints and legal claims that are lodged.

City Tiles will retain records of its internal audit checks for a period of six years to evidence that it is monitoring City Tiles' adherence to the policies and procedures set out in this document and the effectiveness of the policies and procedures set out herein. This will enable effective supervision from the FCA as records will be available for six years for the FCA to supervise City Tiles' compliance monitoring activities.

REVIEW AND AMENDMENT LOG

Version	Date	Author	Amendment Comments	Reviewed and Signed-off by	Sign-off Date