

Complaints Policy



POLICY TYPE: ORGANISATIONAL MANAGEMENT

POLICY TITLE: Complaints Policy

DATE ADOPTED: 17 February 2022

AUTHORISED BY: NTM Board of Directors

CEO SIGNED: 

Purpose

To address all client and public complaints in a fair, impartial and timely manner. A record will be kept of all complaints. Records will include steps taken to address the complaint and any correspondence directly associated to the complaint,

How are people able to complain

Complaints may come to Ngā Tāngata Microfinance from individual applicants, from other financial capability and budgeting services, from FinCap or from other service users/suppliers. They may be channeled in a range of ways, but to run an effective process and to ensure consistency and equitability in treatment they need to be dealt with by the Chief Executive if they are not dealt with to the satisfaction of the complainant by the employee or Board member who receives the complaint. If the complaint is about the Chief Executive, the Board Chair should handle it at this stage.

Receiving complaints

Nga Tangata Microfinance's two metrics for dealing with complaints are timeliness and fairness. Once received, a complaint should be recorded on a complaints register, and the Chief Executive notified.

Responding to a complaint or feedback

A *Contact the complainant*

- The employee who receives a complaint is responsible for triaging it. In most instances this involves recording the complaint and notifying the Chief Executive.

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- The Chief Executive will determine which employee has ownership of the complaint, and if the Board need to be appraised of the complaint.
- A response should be made within two working days of the complaint or feedback – preferably by telephone or e-mail. If a phone call is made, a note of it must be produced.
- The employee should make it clear that they are the initial point person for the complaint or feedback, and that there is a process beyond them.

B If a complaint can be resolved immediately it should be

Talking things through with the complainant is often enough to address their concerns. Employees involved must register any verbal resolution reached on the record of complaint.

C If the complaint can't be resolved in this way immediately

The employee should discuss the timelines and potential solutions with the complainant, asking how they want the response to be communicated, e.g., by email or by phone call, providing their contact details so that the complainant can get in touch with the employee if they need to.

Complainants must be given an indication of how long a response will take. If an employee agrees to contact them with further information or an update etc., they must be given as firm a date for response as possible. The employee should then discuss the matter with the Chief Executive to determine the best solution.

Identifying the best solution

We believe that the employee who has communicated most with the complainant is most likely to be the one who knows how to resolve the complaint or respond to the feedback and should discuss it with the Chief Executive.

In addressing a complaint or feedback the following should be considered:

- the subject of the complaint

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- whether it shows a systemic issue that can be fixed
- how important and/or urgent it is
- the organisational risks it represents (legal, reputational, etc.), and
- the complainant's preferred resolution.

A decision should be made about whether the complaint can be resolved quickly and informally with an explanation being sufficient, or if a formal review of the matter is needed.

Responding

The employee must respond to the complainant within the timeframe agreed between the employee and the complainant and inform them of what was done to investigate the complaint or feedback, and what the result was (including any changes to be made to improve things going forward).

The employee must tell the complainant what they can do next if they are unhappy with how their complaint or feedback was handled. The Chief Executive should be briefed on the issue.

Closing the complaint record

Once a complaint has been resolved, details of the resolution (such as the date, nature of response and any other issues) must be noted.

Angry or abusive complainant

Nga Tangata Microfinance takes the safety and wellbeing of its employees seriously and does not expect employees to deal with angry and/or abusive complainants. If employees find themselves dealing with an angry or abusive complainant, they should:

1. explain that the abusive language must stop for help to be provided;
2. state that the behaviour is unacceptable; and
3. close the call by transferring it to Chief Executive or by having the complainant call back and if the abuse is face to face, seek support

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of a colleague by having them present and request the client or person to leave the office until the situation has calmed down.

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