

DMS

Policy

Complaints and TCF Policy



Construction North Group Ltd ensures customers are at very heart of all that we do. We are fully committed to providing the highest standards of customer service and advice. Our customers are our most valuable asset and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective service. As a part of our overall approach we are fully committed to treating our customers fairly and as such we endeavour to meet their expectations of high quality service.

Our treating customers fairly (TCF) policy is centred around the guidance provided by the Financial Services Authority (FSA) to ensure we consistently deliver fair outcomes to our customers and take responsibility for the firm and staff (at all levels) providing an enhanced service quality to customers, based on a culture of openness and transparency. As a firm, we take the requirements of the FSA seriously, in particular, the requirement to treat customers fairly.

The FSA has outlined six key themes which are central to the TCF initiative:

1. Consumers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture.
2. Services marketed and sold are done so with the aim that they meet the needs of customer and are targeted accordingly.
3. Consumers should be provided with clear information and are kept appropriately informed before, during and after the service provision.
4. Where advice is provided, it takes into account a customer's individual circumstances.
5. The service provided is of an acceptable standard.
6. Consumers do not face unreasonable barriers to make a complaint.

We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our customers.

Culture: All customers are treated fairly and equally. Although each claim is unique, customers are treated equally. We strive to deal with the circumstance of the claim and not the person in order to ensure that customers are treated in a uniform matter.

Product design: We strive to provide the best product available to the customers within the constraints of the cost laid down by the insurance company. Our products are of high quality and are diverse so the customers will be satisfied that the outcome of work has been carried out to their choice.

Product information: Customers receive phone calls at most stages of the process (i.e. when a new claim comes in, once approved, when start date is arranged, and throughout work being carried out). Correspondence is done via post, e-mail or phone calls in order to ensure SLA standards are met.

After sales and complaints: Customers are updated regularly; we strive to keep the customer satisfied and informed throughout our involvement with the claim. Any arising issues are dealt with the same day if not immediately and a customer-friendly outcome is always achieved.

Performance meets expectations: Customers are not lead to false expectations and are given choices of materials. We only use reliable suppliers with high quality products to ensure our work is of the highest standard.

Suitable advice: We ensure that the appropriate person deals with a query from the customer. If the answer is not known at first, we consult the appropriate person and supply adequate feedback to the customer. Advice is often given, but the customer's needs and choices come first, as long as it meets the requirements.

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Our Values for creating Trust

Our priority is to provide our customers with an excellent service underpinned by quality and choice. We are committed to ensuring our employees, customers and advisers want to use our services, stay with us and recommend us to their families, friends and colleagues.

Our service is shaped by listening to our customers' needs and understanding what is important to them. We take responsibility for meeting the needs of our customers and always look for ways to improve the quality of our service. We treat our customers fairly and deliver high quality services which meet their expectations throughout their relationship with us.

We recognise that our employees are critical to delivering a positive customer experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this. All of our employees are fully trained in dealing with our customers, and in treating them fairly. We remunerate our employees to encourage them to deal with all customers fairly, and to continually find ways to improve.

Complaints

We respond in a timely manner to our customers' questions and queries and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by us in order to meet our obligations to our customers. We feel our policy is in line with the current guidance from the FSA.

Compliant Process

Compliant Received - We will capture all Complaints, regardless of severity and whether they are justified or not regardless of the method by which they are received (e.g.: telephone, email, letter, etc.). This can come directly from client or policyholder. We will maintain a complete record of all Complaints received and report as required.

Improvement Report is Started - Improvement record form is populated with all information captured at the time.

Action Taken - We shall attempt to contact the customer via telephone to resolve the complaint within 24 hours. If unsuccessful, we shall attempt to contact the customer to resolve the complaint by close of business the day after the complaint is received. If unsuccessful we shall acknowledge the complaint within 5 business days in writing. If a Full Response/Final Decision letter cannot be issued within 4 weeks, then a letter will be issued advising the Customer how the investigation is progressing and whether any further information or documentation is required from them.

A Full Response/Final Decision letter will be issued within 8 weeks. The Full Response letter will:

- Offer redress or remedial action or reject the Complaint and gives reasons for doing so;
- Advise the Customer how to pursue the Claim should they remain dissatisfied;
- Indicate the Complaint will be closed if there is no response from the Customer within 8 weeks

Complete Improvement Report - The Improvement Record to be completed.

Investigate Root Cause & Take Action to Prevent Recurrence - Clearly outline the decision made in respect of the Customer's Complaint;

- Answer all the Complaint points raised by the Customer and advise them of the next steps.
- If upheld, explain the offer of redress and its calculation (where applicable).

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Signed By

A handwritten signature in black ink that reads "Leigh Edmondson". The signature is written in a cursive, flowing style.

For and on behalf of CNG Ltd

Leigh Edmondson

Managing Director

Date: June 2023