

Complaint Handling Code 2024

Appendix A: Self-assessment form

This self-assessment form should be completed by the complaints officer and it must be reviewed and approved by the landlord’s governing body at least annually.

Once approved, landlords must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body’s response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

We recognise that there may be a small number of circumstances where landlords are unable to meet the requirements, for example, if they do not have a website. In these circumstances, we expect landlords to deliver the intentions of the Code in an alternative way, for example by publishing information in a public area so that it is easily accessible

Section 1 - Definition of a complaint				
Code section	Code requirement	Comply Y/N	Evidence	Commentary / explanation
1.2	A complaint must be defined as: ‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.’	Y	Our complaints policy reflects this definition of a complaint.	
1.3	A resident does not have to use the word ‘complaint’ for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third	Y	Our complaints policy confirms that we define a complaint as “an expression of dissatisfaction, however made” and this is reinforced in staff training and guidance.	

	party or representative must be handled in line with the landlord’s complaints policy.		Our complaints policy confirms our tenants can have a representative deal with the complaint on their behalf.	
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	Y	Our complaints policy reflects the meaning of a service request. Training and guidance which distinguishes between a service request and a complaint is in place. Service requests are recorded by our contact centre and in our housing system and we understand the importance of capturing data consistently. We are in the process of implementing a CRM database which will improve record keeping across our organisation.	
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Y	Our training and guidance documents provide service request handling guidance.	
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain	Y	Residents who respond to the tenant satisfaction measures surveys are signposted to our website complaints page as well as given the option of a callback to assist in resolving matters where required. For wider feedback about services, we send SMS feedback requests and signpost tenants to the complaints page on our websites.	
Section 2: Exclusions				

2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Y	Our complaints policy details the circumstances that a matter will not be considered a complaint. If we do not accept a complaint, we'll provide an explanation setting out the reasons why and outline the tenants right to access the Ombudsman.	
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: <ul style="list-style-type: none"> • The issue giving rise to the complaint occurred over twelve months ago. • Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. • Matters that have previously been considered under the complaints policy. 	Y	Our complaints policy sets out circumstances in which a matter will not be considered a complaint.	
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	Y	Our complaints policy reflects this. Our training and guidance documents encourage complaint handlers to apply discretion.	
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the	Y	Our complaints policy details the circumstances that a matter will not be considered a complaint.	

	reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.		If we do not accept a complaint, we'll give an explanation setting out the reasons why and outline the tenants right to access the Ombudsman.	
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint	Y	Our training and guidance documents encourage complaint handlers to overrule a complaint exclusion if the individual circumstances deem it appropriate.	
Section 3 - Accessibility and awareness				
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Y	Multiple channels are available for tenants to make complaints, including our website complaint form, live chat, telephone, WhatsApp, email, by post and in person. Our website complaints page and our complaints policy signposts tenants to our reasonable adjustment policy. Equity, diversity & inclusion training is mandatory for all staff and recorded on our learning management system	
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Y	Training and guidance have been rolled out to make sure tenants are able to raise a complaint with any member of staff.	
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low	Y	Complaints are welcomed. We publicise how tenants can complain in letters, emails and on our websites. We use complaints insight such as volumes & key themes as a source of learning to drive improvements.	

	complaint volumes are potentially a sign that residents are unable to complain			
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two-stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord’s website.	Y	Our complaints policy is fully accessible on our website and is also signposted to tenants at commencement of their tenancy.	
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Y	Our policy confirms that it is published on our websites and available in a printed version if a tenant needs it.	
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	Y	This is detailed in our complaints policy.	
3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint	Y	The Ombudsman is signposted in our complaints policy, on our websites, in our stage 1 & 2 letters and included in our tenant communication plan.	
Section 4 - Complaint handling staff				
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the ‘complaints officer’. This role may be in addition to other duties	Y	Our complaint handling team ensure complaints receive the necessary attention and Flagship Group’s Head of Customer Experience ensures regular reporting and compliance with the Code.	

4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly	Y	As 4.1	
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Y	Complaints are welcomed. We publicise how tenants can complain and use complaints insight such as volumes & key themes as a source of learning to drive improvements. We also hold quarterly complaints scrutiny groups with involved tenants. Our complaint handling team have the requisite skills and training set out by the code to handle complaints. They have access to all departments and support of the senior leadership team to access the people they need to quickly resolve complaints.	
Section 5 - Complaint handling process				
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Y	We have one Complaints policy which is published on our websites	
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Y	We offer stage 1 and 2 complaints resolution as outlined in our policy. No extra stages outside of our policy are used.	
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process	Y	As 5.2	

	unduly long and delay access to the Ombudsman.			
5.4	Where a landlord’s complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Y	Our complaints are not handled by third parties ie contractors at any stage	
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Y	As 5.4	
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as “the complaint definition”. If any aspect of the complaint is unclear, the resident must be asked for clarification.	Y	Our complaints system captures the complaint definition. We include understanding of the complaint and desired outcome in our complaint acknowledgement response. If any aspect of the complaint is unclear our complaint handling team will clarify this with the tenant at the outset.	
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Y	If any aspect of complaint responsibilities is unclear our complaint handling team will clarify this with the tenant at the outset.	
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or	Y	Our complaint handling team are impartial and have the autonomy and business understanding to resolve complaints fairly at any stage throughout our complaints process	

	perceived conflict of interest; and d. consider all relevant information and evidence carefully.			
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint	Y	Our complaint handling team manage the expectations of our tenants from the outset, clearly communicating next steps including any agreed extensions. Preferred method of communication is captured at the beginning of the complaints process and the next contact dates are communicated with the tenant. Tenants are given a direct telephone number to contact the complaint handling team should they need to.	
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review	N	A reasonable adjustments policy is in place and forms part of complaints handling training. All teams have been trained on Equity, diversity and inclusion and training is recorded on our learning management system. We keep a record of agreed communication adjustments that may be required.	We are aware tenant disabilities are not being recorded uniformly across our organisation. We have a team working on an IT solution to fully assure against this requirement.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Y	Escalation is available to any complainant that feels their complaint has not been resolved at the preceding stage.	
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all	Y	Our complaints system captures this information.	

	correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys			
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Y	Our complaint handling team are impartial and have the autonomy and business understanding to resolve complaints fairly at any stage throughout our complaints process	
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Y	An unacceptable behaviour policy is in place and referred to as part of our complaints policy. Restrictions are recorded and reviewed regularly.	
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Y	Our systems record information about any contact restrictions for tenants. Decisions to restrict contact will have regard for any protected characteristics and will be proportionate in relation to this and the risk of unacceptable behaviour towards staff.	
Section 6 - Complaint stages (Stage 1)				
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at	Y	The team are continually supported by the complaint handling manager and have access to all departments and support of the senior leadership team to access the people they need to quickly resolve complaints. Our complaint handling team have the autonomy to consider tenant vulnerabilities	

	risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.		and whether they may be at risk in their process. Where more time is required to fully investigate a complaint this will be documented and agreed with the complainant.	
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure within five working days of the complaint being received.	Y	Our policy and procedures set out the requirement for our teams to acknowledge and log complaints within five working days of receipt. We record and regularly review this measure.	
6.3	Landlords must issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged.	Y	Our policy and procedures set out the requirement for our teams to issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged. We record and regularly review this measure.	
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Y	Extensions are set out in our policy, any extensions are documented and communicated to the tenant.	
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman	Y	Our complaint handling team include signposting to the Ombudsman in communication regarding an extension.	
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding	Y	This is set out in our policy and part of our processes to monitor outstanding actions through to conclusion of the complaint.	

	actions must still be tracked and actioned promptly with appropriate updates provided to the resident.			
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Y	This information is set out in our complaint response.	
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Y	New complaints will form part of the current complaint if they precede the full response date and are relevant, otherwise a new complaint will be raised.	
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response	Y	This information is included in our complaint response and is part of our policy.	
Section 6 - Complaint stages (Stage 2)				

6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Y	This is set out in our policy	
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Y	Our policy and procedures set out the requirement for our teams to acknowledge and log requests for stage 2 five working days of receipt. We record and regularly review this measure	
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response	Y	Our stage 2 review will look at the handling of the complaint to date, decisions made, the resolution offered and will draw upon the views of subject matter to reach a fair resolution wherever possible.	
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Y	Stage 2 complaints are dealt with by a manager who has not been part of handling the Stage 1 complaint.	
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	Y	Our policy and procedures set out the requirement for our teams to issue a full response to stage 2 complaints within 20 working days of the complaint being acknowledged. WE record and regularly review this measure.	
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and	Y	In the rare occasion that we'll need more time to respond, we will provide a clear explanation; this won't be longer than a further 20 working days.	

	the reason(s) must be clearly explained to the resident.			
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Y	Our complaint handling team include signposting to the Ombudsman in communication regarding an extension.	
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident	Y	This is set out in our policy and part of our processes to monitor outstanding actions through to conclusion of the complaint	
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Y	This information is set out in our complaint response.	
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Y	This information is included in our complaint response and is part of our policy.	

6.20	Stage 2 is the landlord’s final response and must involve all suitable staff members needed to issue such a response	Y	The complaint handling team have access to all departments and support of the senior leadership team to access the people they need to resolve and respond to complaints quickly	
Section 7 - Putting things right				
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices 	Y	This is included in our complaint response.	
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified	Y	Remedies/compensation guidance has been documented and trained out to our complaint handling team to support appropriate remedy offers.	
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion	Y	Remedial action is included in our complaint response. Our complaint handling team record and regularly review the actions and track them through to completion.	

7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies	Y	Guidance issued by the Ombudsman was used to create our own discretionary payment procedure that has been documented and trained out to complaint handling team	
Section 8 - Reporting				
8.1	<p>Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include:</p> <ul style="list-style-type: none"> a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord’s complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non -compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord’s performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord. 	Y	<p>Our annual complaint code self-assessment is currently published on our websites and an excerpt is published in the customer annual report where the full self-assessment is signposted.</p> <p>Quarterly complaints performance information is provided on websites, to Board, involved tenants and staff.</p> <p>Learning and improvement activities are recorded, monitored, and reported on websites, to Board and more recently used in staff meetings to help drive our culture of continuous improvement. We review systemic issues and ensure these are built into continuous improvement plans and expedited. Our annual Ombudsman landlord performance report is published on our website detailing any non-compliance with the code.</p> <p>This year an overview of 23/24 complaints performance will encompass the required aspects of the annual complaints and service improvements report.</p>	
8.2	The annual complaints performance and service improvement report must be reported to the landlord’s governing body (or equivalent) and published on the on the section of its website relating to	Y	The above referenced 23/24 complaints performance report will be provided to the Group Board for comment. The report and the Boards response will be published on our	

	complaints. The governing body's response to the report must be published alongside this		websites and signposting in our annual reporting.	
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Y	Requirement noted	
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Y	Requirement noted	
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Y	Requirement noted	
Section 9 – Scrutiny & oversight: Continuous learning and improvement				
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Y	Our complaint handling team have the autonomy and business understanding to raise awareness of necessary service improvements resulting from complaints	
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery	Y	Complaint's themes are monitored and reviewed to consider learning and any subsequent service improvements. We hold quarterly complaints scrutiny groups with involved tenants. They review complaint data including volume & themes and use case studies to scrutinise our complaint handling performance. Service improvements actions	

			are identified and tracked using an internal system.	
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Y	Learning and improvement information driven by complaints is provided in annual customer reports, on websites, to Board, involved tenants and staff.	
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Y	Sam Greenacre, Managing Director of Newtide Homes	
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	Y	A member of our Governing Body has been appointed to have lead responsibility and to support a positive complaints culture. Regular complaints information is provided to the Group Board	
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings	Y	Regular complaints information is provided to Group Board. The MRC meets quarterly with Head of Customer Experience, Newtide Managing Director, and Head of Housing to review complaint handling performance and complaints data/insight. They have access to the complaint handling team and complaint performance reporting.	

<p>9.7</p>	<p>As a minimum, the MRC and the governing body (or equivalent) must receive:</p> <ul style="list-style-type: none"> a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman’s investigations and progress made in complying with orders related to severe maladministration findings; and 38 d. annual complaints performance and service improvement report 	<p>Y</p>	<p>As 9.6</p>	
<p>9.8</p>	<p>Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:</p> <ul style="list-style-type: none"> a. have a collaborative and cooperative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body 	<p>Y</p>	<p>We regularly communicate with staff about the importance of complaints and effectively complaint handling. Communications are shared via team meetings; internal communication platforms Viva Engage & bob 2.0 and our livestreamed chat show The Brew. This ongoing campaign supports our continuous objective to raise the profile of the complaint handling team and all staff’s responsibility to assist in the quick resolution of complaints.</p>	

This self-assessment has been conducted and approved by the Flagship Group Board on 29 May 2024.