Evolve Group Limited Complaints Policy

I am committed to ensuring good customer outcomes and value the ability of my customers to provide feedback when they are not happy with any aspect of the service they have received.

All complaints are recorded and documented in the Evolve Group Limited Complaints Register and used to identify any trends and implement any required changes in process.

What is a Complaint?

I define a complaint as any expression of unhappiness or dissatisfaction in relation to any aspect of the service received when engaging with my business. The need for a response may be explicit or implicit. The complaint may arise as part of the advice process, application process or claims process.

The Process

1. Receipt of Complaint

It is important that it is clear what the complaint is about and what resolution the client is seeking. I confirm that the client would like to make a formal complaint and request for them to provide their complaint in writing. I make it clear to them that it is a process of investigating their concerns and looking at the documentation that is held on file.

No outcome is presumed until the complaint has been properly investigated and no judgement or comment is made regarding the cause of the complaint until the process has been followed.

Once the written complaint has been received, if it is determined that it is of a serious nature, I notify my PI insurer and provide them with details of the complaint. They need to be kept up to date in regard to the process that I go through with each complainant.

2. Acknowledgement

I aim to acknowledge a complaint in writing within two working days of being received. The acknowledgement letter lets the customer know that their concerns are being looked into and outlines the process that will be followed. It also lets the client know that they can expect a written response, or if this is not possible, an update within 28 working days.

The acknowledgement letter provides a brief summary as to what the complaint is about so that the complainant has the opportunity to clarify whether or not my understanding of the complaint is correct.

3. Investigation

I look at the details of the complaint and verify that the version of events or information provided by the complainant align with the documentation held by the business. I don't make any presumption at this stage as to what the outcome will be.

The steps of the investigation:

- All documentation relating to the complaint is gathered for review
- All members of the business involved with any aspect of the complaint are spoken to and asked for their recollection of events. This includes requesting any emails that might be on file that have not been saved to the CRM
- A timeline of events is created using the documents on hand
- A factual account of the events relating to the complaint is prepared based on the documentation
- A decision is made as to the outcome of the complaint based on the details gathered during the investigation

4. Written Response

A written response is prepared and given to the client. It is structured in three parts:

- A brief summary of the complaint
- A summary of what was reviewed when looking into the complaint
- The outcome of the review and final response

It also provides details of the Approved Resolution Dispute Scheme and explains that they have the option to escalate the complaint if they are not satisfied with the outcome of the response.

5. Deadlock

Where the client disagrees with the outcome of the complaint and are not satisfied with the response, they can request a letter of deadlock.

A letter of deadlock confirms that I am unable to reach an agreement and allows the client to submit their complaint to my dispute resolution scheme so that they can investigate the clients concerns and reach an independent decision as to how it should be resolved.

Our Approved Dispute Resolution Scheme is:

Address:	Level 4, 101 Lambton Quay, Wellington 6011
Email address:	info@fscl.org.nz
Telephone number:	0800 347 257
Website:	www.fscl.org.nz.

6. Complaints Register

All complaints are registered in my CRM system, provided by The Adviser Platform, including those that do not require a formal response. The reporting is used to identify any trends or themes in regard to customer dissatisfaction.

The complaints register is in place to:

- Demonstrate the tracking and management of a complaint
- Demonstrate what actions have been taken and when
- Identify any training needs or process improvements that can be made
- Reduce the number of complaints and prevent similar complaints arising in the future

7.1 Registering the Complaint

A new advice process is started in the Client Homepage and 'Complaint' is selected from the dropdown list.

All clients involved in the complaint are tagged as well as the adviser involved, and initial details of the complaint are recorded including the advice service involved and the complaint type (theme of the complaint).

A summary of the complaint is captured covering off the main issues and the written complaint is uploaded to the client file. (At each stage of the complaint process, the related documents are uploaded onto the system in line with my recordkeeping practices)

At each stage notes are added so that there is a clear record of the process that was followed and what was involved at each step of the investigation.

7.2 Acknowledging the Complaint

When the complaint is entered a countdown begins to ensure that the complaint is managed within the timeframes stipulated in my policy. Acknowledgment of a complaint is provided to the client within 2 working days of receiving the formal written complaint. When the complaint is acknowledged, it is documented on the CRM and a note is added confirming when the formal written response needs to be provided by.

7.3 Reviewing and Responding to the Complaint

Once the complaint has been investigated and all the supporting documents have been linked or uploaded to the complaint file, a written response is prepared and sent to the client. The complaint is flagged as having been reviewed and a note is added confirming the details and finding of the investigation and how the response has been provided to the client:

7.4 Resolving or Closing Out the Complaint

Once the response has been provided to the client and the outcome has been determined, it is closed out on the system and a final note is added covering off the final interactions with the client and how the response has been received.

The final outcome of the complaint is documented and flagged for reporting purposes and a summary of the findings and final outcome of the complaint is noted, including any learnings or possible process improvements on the back of the investigation:

How Compliance is Monitored

Complaints are monitored and reported back to the director and senior management at the monthly compliance meetings. All complaints are noted in the CRM and also compiled in a central spreadsheet dedicated to complaints.

Related Policies

Advice Policy – A copy of the policy is available on request
Record Keeping Policy – A copy of the policy is available on request

Version Control

This policy is reviewed on an annual basis and was last reviewed on February 23rd 2021.