

Complaints and Customer Vulnerability

Best Practice Approaches for FCA regulated firms

Course outline and objectives

With the Financial Conduct Authority's (FCA's) final vulnerable customer guidance now firmly in place and the Consumer Duty now nipping at our heels, the FCA's expectations on us to do the right thing for our customers has never been as high as it is today.

Up until now as an industry we've tended to focus our efforts on understanding customer vulnerability through the lens of collections and recoveries teams. But customer vulnerability has changed and is changing.

Over the last few years, vulnerability has evolved to be something much bigger and more inclusive than it once was. It isn't just about being in debt anymore, vulnerability can happen to any of us at any time and when things go wrong, the impact can be significant.

It isn't just about reaching the right decision on a complaint anymore. The FCA expects complaints handlers to have the necessary skills to recognise and respond to vulnerable customers in the same way that it expects firms to have an accessible complaints journey.

And it doesn't stop there. Firms will be expected to demonstrate that customers in vulnerable situations are receiving at least as good an outcome as customers who complain who are not in a vulnerable situation.

This practical and course will take you through the FCA's expectations and what your firm can do to help you to meet those expectations – from the way customers raise their complaints and the skills complaints handlers will need, to reaching good customer outcomes that reduce the chances of cases ending up at FOS.

Training approach

The course programme will comprise a blend of trainer presentations, group discussion, practical examples and case studies. There will be ample opportunity for questions, experience sharing and networking. All course materials (and at face-to-face events, refreshments and lunch) will be provided.

Dates and Fees

Live Online

28 March 2023
09:30 to 12:45
£475 + VAT

Face to Face (London)

24 May 2023
13:45 to 17:00
£545 + VAT

***Savings available for
multiple registrations***

To book

Visit:
www.ctp.uk.com
Email:
emmabond@ctp.uk.com
Call:
0330 303 9779

If you oversee a complaints function in a FCA regulated firm, this course will help you to:

- Understand **how the FCA's vulnerability guidance relates to complaints** teams and what the regulator expects
- **Make your complaints journey accessible** to customers in vulnerable situations
- Know **what skills complaints handlers are expected to have** (beyond handling complaints)
- Unpick **how the presence of vulnerability might impact your decision** on individual cases and the payments you offer (and should it?)
- Understand **data protection requirements** and its relationship with root cause analysis

Who will benefit?

The course will be of value to those who have strategic, managerial or operational oversight for complaints handling teams or any areas handling customer complaints.

Course Leader

Caroline Wells is an award-winning Customer Insight professional with almost 30 years of experience across different regulated markets.

Having held a senior position at the Financial Ombudsman Service, Caroline has a deep-rooted knowledge of customer experience, diversity legislation, stakeholder engagement, complaints handling and consumer vulnerability.

Caroline holds a number of appointed roles, including: Commissioner to Energy UK's Customers in Vulnerable Circumstances Commission, an Advisory Board Member to the Money and Mental Health Policy Institute, Independent Advisor to the Kent Police and Crime Commissioner, Consumer Vulnerability Expert at the Money Advice Trust, and Member of CIVEA's (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) Panel.

Course Programme

Session	Content
The FCA's final vulnerability guidance	<ul style="list-style-type: none">• What it says• How it relates to complaints teams• What vulnerability in the UK looks like today• Your complaints journey and your customers.
Vulnerability and the complaints process	<ul style="list-style-type: none">• Identifying and supporting customers in vulnerable situations through the complaints journey (and beyond)• Colleague skills and capabilities• During the handling of a complaint• When arriving at an outcome.
Data protection, systems and controls	<ul style="list-style-type: none">• What GDPR says we need to do.• What information you need to record (as a minimum).• Where and how its recorded (and how does this link to other systems within your firm).• The relationship with root cause analysis and evidencing good outcomes.

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