## CREDIT COMPLAINTS POLICY





## CREDIT COMPLAINTS POLICY

## **Newcastle upon Tyne Royal Grammar School**

This policy has been drawn up to meet the requirements of the Financial Ombudsman Service. It explains what to do if you have a complaint about the way in which Royal Grammar School (RGS) has dealt with arrangements for your payment of fees and charges by Direct Debit. RGS also has a more general COMPLAINTS POLICY, a copy of which is can be found on the school website.

If you wish to make a complaint relating to any aspect of your Direct Debit payment or mandate to RGS, the process is as follows:

- 1. Please send your complaint in writing or by email to the Director of Finance and Operations (contact details at the bottom of this document).
- 2. Please explain the exact nature of the complaint and include all the relevant account details and other information which will be needed in order to investigate the matter.
- 3. RGS then undertakes to:
  - provide a prompt written acknowledgement (within seven days);
  - · keep you reasonably informed of progress in dealing with the complaint;
  - to provide a final written response not later than fifteen days after receiving the complaint for complaints relating to payment services – such as bank transfers or direct debits or eight weeks after receiving the complaint for other complaints; or
  - if for good reason it has not been possible to resolve the complaint within eight weeks, explain the reasons for the delay and tell you that you can refer the complaint to the Financial Ombudsman Service.
- 4. In the final written response, RGS undertakes to state whether the school:
  - accepts the complaint and, where appropriate, offers redress;
  - is offering redress without accepting the complaint; or
  - rejects the complaint.
- 5. The final written response will also explain that, if you are not satisfied with the way in which RGS has responded to your complaint, you may refer the complaint to the Financial Ombudsman Service. The Financial Ombudsman Service consumer leaflet will be enclosed with the final response. Any complaint to the Financial Ombudsman Service must be made within six months of receiving the school's final response.
- 6. Any complaint on this matter should be sent in writing to the Director of Finance and Operations by one of the following means:
  - Post to: The Director of Finance and Operations, Royal Grammar School, Eskdale Terrace, Newcastle upon Tyne NE2 4DX
  - Email to: rgsbursar@rgs.newcastle.sch.uk

If you wish to speak to the Director of Finance and Operations or another member of staff about a complaint, please call 0191 281 3940.



You usually need to complain to the school or to Financial Ombudsman Service within six years of the event complained about. If you haven't done this, we can't usually investigate the complaint unless you make your complaint within three years of becoming aware (or when you ought reasonably to have become aware) that you had cause to complain.

Information about the Financial Ombudsman Service is available at <a href="www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>. A complaint can be registered with the Service online or by email to <a href="complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> or by calling 0300 123 9123 or 0800 023 4567.

This policy applies to the whole school and is published to parents Updated: July 2019 Reviewed: August 2020 Author: M Pitkethly



## CONTACT DETAILS

Royal Grammar School, Eskdale Terrace, Newcastle upon Tyne NE2 4DX

Tel: 0191 281 5711

 $\label{lem:communications} General \ enquiries: \ \underline{hm@rgs.newcastle.sch.uk} \\ or \ \underline{communications@rgs.newcastle.sch.uk} \\$ 

www.rgs.newcastle.sch.uk

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