

COMPLAINTS POLICY

Customer Service: All Group

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A charitable Registered Society under the Co-operative and Community Benefit Societies Act 2014

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1. Purpose

- 1.1. Riverside aims to ensure that customer dissatisfaction is resolved as close as possible to the point of service delivery. If this is not possible, this Policy ensures that staff and customers are clear on the standard of service that will be provided, including timescales for resolution.
- 1.2. This Policy sets out our approach towards handling customer complaints and is designed to promote a positive complaint handling culture that recognises the value of positive dispute resolution and uses complaints as a way to identify issues and introduce positive changes in service delivery. It will be read in conjunction with other related policies.
- 1.3. Although we will always seek to follow this Policy when dealing with complaints, we reserve the right to use discretion when applying the Policy and may deal with a complaint differently where individual circumstances merit it. In these circumstances, any discretion will be applied fairly and appropriately, and the customer will be informed at the earliest opportunity of any departure from this Policy. We acknowledge that any complaint will be progressed as far as possible to maximise the opportunity to resolve a dispute.

2. Scope

- 2.1. This Policy is owned by the Chief Executive Officer and Chief Officers and is subject to approval by the Customer Influence Assurance Committee and Customer Experience Committee.
- 2.2. It applies to all operations in England, including general needs housing, Care & Support and Home Ownership. It does not include Scotland where there is a separate [Policy](#) and Procedure.
- 2.3. It includes persons in a landlord/tenant relationship with us, those with a service agreement with us, applicants for properties we own or manage (only regarding the management of their application), and ex-occupiers with a legal relationship at the time the issue arose.
- 2.4. Complaints can also be made by an authorised representative (e.g., friend, relative, or external organisation) with written permission, except for those appointed in a legal capacity unless due to incapacity or disability.
- 2.5. This policy applies to all contractors and service providers working on our behalf. Complaints received via MPs, councillors, or directly through the Chief Executive's office are also covered.
- 2.6. Additionally, it extends to all colleagues and all contractors and customer-facing personnel, who must comply with this policy and use the associated business tools.
- 3.1. This policy does not cover issues already fully considered through complaints processes, courts, or other legal processes, decisions made in accordance with statutory obligations or legislation, and matters linked to ongoing legal or enforcement actions. It also excludes services not under our responsibility (e.g., local authority decisions), anti-social behaviour or neighbour nuisance (unless related to our handling of the report), and issues over 12 months old unless there is a good reason (e.g., unrecorded complaints, health incapacitation, safeguarding, or health and safety issues). Anonymous reports are considered as feedback but not addressed under this policy. Complaints about staff and contractor conduct are investigated, but disciplinary actions are not disclosed. Complaints related to active insurance claims are handled by insurers. Matters already dealt with and provided an

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outcome, and complaints made in the form of a petition (treated as one complaint with a nominated lead contact) are also excluded.

Legislation

2.7. We will adhere to all relevant legislation and requirements as they apply, including but not limited to:

- Localism Act 2011
- Housing Act 1996 (Schedule 2)
- Equality Act 2010
- Building Safety Act 2022

Regulation

2.8. In line with the Regulator of Social Housing (RSH) Transparency, Influence and Accountability Standard, we will address complaints fairly, effectively, and promptly, ensuring our approach to handling complaints is simple, accessible and publicised, and providing accessible information to customers about:

- How customers can make a complaint
- Our policy and complaints handling process
- What customers can do if they are dissatisfied with the outcome of a complaint or how a complaint was handled
- The type of complaints we receive and how we have learnt from them to continuously improve services

2.9. We are required by law to comply with the Housing Ombudsman Service (HOS) Complaint Handling Code 2024, and we aim to do this by:

- Adopting the HOS definition of a complaint, which is “*an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents*”.
- Treating customers with respect and empathy, taking ownership of resolving issues and apologising when we have got things wrong, or service standards have not been met.
- Considering the individual circumstances of each complaint and not take a blanket approach to excluding complaints.
- Providing assurance that customers will be supported to take up issues or make a complaint without any fear that this will result in any adverse consequences.
- Promoting the HOS to customers to ensure that they are aware of the support that is available to them.
- Resolving matters as quickly as possible by being open, accountable, and focussed on outcomes.
- Resolving complaints at the first point of contact where possible.
- Ensuring all complaints are addressed and dealt with in accordance with published timescales wherever possible.



- Recording, monitoring, and evaluating feedback to improve service delivery, with themes or trends assessed by senior management to identify any systemic issues, serious risks, or areas for improvement for appropriate action.
- Seeking to put things right when there has been a service failure.
- Respecting confidentiality of information given, and act in accordance with our Privacy notice.
- Allowing complaints to be made via an advocate/representative where appropriate and supporting customers to access relevant advocacy services where required.
- Learning from complaints by ensuring that we record any lessons learned after each complaint and then evaluating this feedback on a quarterly basis to improve how we deliver our services.
- Operating a two stage complaints process, as explained further below.

3. Principles

Definition

- 3.2. We have adopted the Housing Ombudsman Service (HOS) definition of a complaint: “an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its staff, or those acting on its behalf, affecting an individual customer or group of customers.”
- 3.3. Factors such as the complexity of a complaint and whether the complainant is vulnerable or at risk will be considered as early as possible in the complaint process. Complaints will be resolved promptly whenever possible, and an explanation, apology or resolution provided to the complainant.
- 3.4. To maintain privacy and confidentiality, complaints received via social media will be advised of alternative contact methods where personal information can be provided privately. Customers contacting us via social media on issues relating to a first request for service will be responded to by the relevant service area. Where the issues raised require a full investigation, this will either be entered into the formal complaint process or be included as further information on a complaint already being investigated.
- 3.5. Any customer dissatisfaction sent directly to the Chief Executive or other members of the Executive Team will be investigated as a new complaint by the relevant service area or will be included as further information in an existing complaint. Unless the content is in relation to a specific complaint, these will be dealt with in line with our [Members Enquiries Process](#). Should the enquiry relate to an existing complaint, any information will be added to the complaint already logged and the MP/Councillor kept updated.
- 3.6. Sometimes, issues can be resolved with a simple service request. For example, if there's a missed appointment or a delay in response, an apology and a quick rescheduling or providing the needed information can often fix the problem and customers can ask for their issue to be handled at the first stage of our complaints process at any time.
- 3.7. Third party contractors are not responsible for handling complaints but for supporting investigations following a complaint. Overall ownership remains with Riverside ensuring all aspects of the complaint is responded this also includes Evolve Facility Services part of the Riverside Group.

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3.8. We will not discriminate against anyone who makes a complaint. We will:

- Treat all customers with fairness and respect.
- We will take action to deliver fair and equitable outcomes, using data to understand the diverse needs of our customers and assess our service.
- Our communications and information will be clear, accessible, relevant and appropriate to the needs of our customers.
- We will support customers to use our service, ensuring that our service is accessible to all, including enabling our customers to be supported by an advocate or representative.
- When reviewing and updating this policy, we will engage with customers, giving them a meaningful opportunity to influence our service. We will tailor these opportunities to meet the needs of the customers wishing to participate.
- We will keep customers up to date on progress, next steps and outcomes on services that affect them.
- Our decision-making criteria will be clear and set out in the Roles and Responsibilities section below.
- We will provide customers with information about how we are performing against this policy and the actions we are taking to improve performance if required. Details of how we will do this will be set out in the associated procedure(s).
- If we fail to meet any of these principles in a material way, we will self-refer to the Regulator of Social Housing and put improvement actions in place to minimise recurrence.
- We will proactively work with the HOS as required, this could include individual cases or compliance with the code.

Complaints Process

3.9. We operate a two-stage complaints process for formal complaints. We will publish our Complaints Policy on our website (see Section 7 below), and through multiple platforms, including Welcome Packs, social media, newsletters, customer communications, and our Annual Report to Customers.

Stage One

- 3.10. A complaint may be made verbally to a colleague (in person or over the telephone), submitted via the website or one of our verified social media accounts, or in writing (letter, email or using our printable feedback form).
- 3.11. We will acknowledge the complaint in writing (either by letter or sending this letter via email) within 5 working days. In this letter, we will confirm the definition of complaint, and our timescales for resolving the complaint.
- 3.12. We will aim to respond and put complaints right within 10 working days. We will issue a full response to Stage One complaints within 10 working days of the complaint being acknowledged. If an extension to this timescale is needed when considering the complexity of the complaint, we will inform the complainant of the expected timescale for response. This will be no more than 10 working days without good reason, and the reason will be clearly explained to the customer, and we will also provide the HOS contact information. We will also agree suitable intervals for keeping customers informed about their complaint.

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- 3.13. Where customers raise additional complaints during the investigation, these will be incorporated into the Stage One response if they are related, and the Stage One response has not been issued. Where the Stage One response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, we will log a new complaint.
- 3.14. We will provide a written response to all complaints, addressing all points raised and providing clear reasons for any decisions, referencing relevant policies, law, or good practice where appropriate. A complaint response will be sent when the answer to the complaint is known, not when the outstanding actions required to address the issue, are completed. Outstanding actions will still be tracked and actioned with regular updates provided to the customer.

Stage Two

- 3.15. If a customer remains dissatisfied with the outcome of the complaint at Stage One, then the customer will have the option to ask for it to be escalated to Stage Two either immediately, when they have been advised of the outcome
- 3.16. We would not refuse to escalate a complaint through all stages of the complaints procedure unless there are valid reasons to do so. If we decline to escalate a complaint, we will provide the customer with clear reasons for this refusal and will provide details of the Housing Ombudsman Service and advise of the customers right to approach the Ombudsman about our decision. Reasons for declining a complaint will be in line with our exclusions set out in this Policy.
- 3.17. We will only escalate a complaint to Stage Two once it has completed Stage One and at the request of the customer.
- 3.18. We will acknowledge the complaint escalation in writing (either by letter or sending the acknowledgement letter via email) within 5 working days of the request to escalate the complaint being received. This letter will also advise which complaints officer will review the complaint at Stage Two and our timescales for reviewing the complaint. The review will be conducted independently by a complaint handler who was not involved with the Stage One response. When a complaint is acknowledged at either stage, we will be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.
- 3.19. We will aim to respond and put complaints right within 20 working days. If an extension to this timescale is needed when considering the complexity of the complaint, we will inform the complainant of the expected timescale for response. This will be no more than 20 working days without good reason, and the reason will be clearly explained to the customer, and we will also provide the HOS contact information. We will also agree suitable intervals for keeping customers informed about their complaint.

Referral to the Housing Ombudsman Service

- 3.20. The Housing Ombudsman Service (HOS) plays a crucial role in overseeing complaints about registered providers of social housing, including housing associations like The Riverside Group. As members of this scheme, we are required to comply with the HOS Complaint Handling Code and adhere to their decisions, even if we disagree with the outcome. The HOS publishes all decisions and provides annual performance reports on landlords, ensuring transparency and accountability.
- 3.21. If the customer remains unhappy after both stages of our internal process, they can contact the Housing Ombudsman Service for further assistance. The Ombudsman



can be approached at any point for advice and usually investigates formally after our internal process is exhausted.

- 3.22. Customers can contact the HOS by calling them on 0300 111 3000, via email to info@housing-ombudsman.org.uk, using their online form on the website www.housing-ombudsman.org.uk or by writing to them at PO BOX 1484 Unit D Preston PR2 0ET

Consistency in Redress and Financial Remedies

- 3.23. We aim to be consistent in our approach to redress and financial redress payments, ensuring customers are not left out of pocket by our actions. We calculate redress by assessing each case based on its impact on the customer. We consider statutory payments, quantifiable losses, the time and trouble a customer has been put to, and any distress and inconvenience caused. we have a separate Compensation Policy.
- 3.24. Financial redress or discretionary payments may be payable in several situations:
- When we have failed to provide a service or meet our service standards.
 - Failure to carry out qualifying repairs within the Right to Repair timescales.
 - For improvements that customers have carried out themselves, with permission.
 - When we are *legally liable* (at fault in law) for bodily injury or for damage to property.
- 3.25. Payments fall into 3 categories:
- Financial Redress - Ensuring the customer is not out of pocket because of our failure in service.
 - Discretionary Payment - As an apology for when we acknowledge that the level of service was below the standards our customers expect sometimes may be all that is needed. Examples of when discretionary payments are made can include delays in us resolving matters, unsatisfactory communication, or poor complaint handling.
 - Legislative requirement – Right to Repair and Financial redress for Improvements, Home Loss, and Disturbance payments in these instances are prescribed by law.
- 3.26. Our goal is to resolve complaints quickly and fairly, focusing on the cause of dissatisfaction to prevent recurrence. Financial remedies are not the only way to resolve a complaint; we also consider:
- Providing an explanation, assistance, or reasons
 - Acknowledging where things have gone wrong
 - Apologising
 - Acting if there has been a delay
 - Reconsidering or changing a decision
 - Amending a record
 - Changing policies, procedures, or practices.
- 3.27. Further information can be found in our Compensation Procedure, aligned with the Housing Ombudsman Remedies Guidance. Any remedy offered will reflect the extent



of service failures and the level of detriment caused to the customer., aligned with the [Housing Ombudsman Remedies Guidance](#). Any remedy offered will reflect the extent of service failures and the level of detriment caused to the customer.

Building Safety

- 3.28. Any complaints regarding the safety of a building can be directed to the Building Safety Regulator at <https://www.gov.uk/>.

Awaab's Law

- 3.29. Any complaints associated with repairs relating to damp and mould will be dealt with inline with the [Reactive Repair and Damp and Mould policy](#). This policy will be regularly reviewed and updated in accordance with guidance from the regulator at [Awaab's Law: Draft guidance for social landlords - GOV.UK](#)

Continuous Learning and Improvement

- 3.30. Accountability and transparency are integral to a positive complaint handling culture. We seek continuous improvement through analysing complaint themes and trends and using feedback and lessons learnt from concerns, complaints, and compliments to improve service design and delivery.
- 3.31. Any themes or trends will be assessed by our leadership teams to identify potential systemic issues, serious risks or policies and procedures that require revision. They will also be used to inform staff and contractor training.
- 3.32. We have a full suite of KPIs relating to Complaints, which will include volumes, categories, and outcome of complaints. They also include compliance with Housing Ombudsman orders and recommendations. These are scrutinised by Executive Directors, Customer Experience Committee bi-annually. Targets are set as informed by Customer Experience Committee.
- 3.33. In line with Statutory Requirements, we will produce an annual complaints performance and service improvement report for scrutiny and challenge. The annual complaints performance and service improvement report will be reported to Riverside's governing body and published on our website. The governing body's response to the report will be published alongside this. We will carry out a self-assessment annually and submit to HOS and publish on our [website](#).
- 3.34. The responsible lead from the Governing Body is the Chair of the Customer Experience Committee.

Customer Behaviour in Complaints Process

- 3.35. If a complainant or their representative behaves inappropriately in making a complaint, we will seek to manage that behaviour as necessary and in line with our Tenancy Enforcement Procedure>Unacceptable Behaviour₁ while treating the complaint like any other. All relevant correspondence will be evaluated to consider the circumstances, including:
- Whether there is a likelihood that complaints are being made to intentionally cause harassment, divert resources or to disrupt the proper workings of the organisation.
 - Whether there have been persistent or unreasonable demands made in the past.
 - Evidence of abusive or threatening behaviour to staff or producing excessive correspondence.

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- 3.36. In addition to the above principles, complaints about our care services should be referred to the Local Government & Social Care Ombudsman (LGO) at [Home - Local Government and Social Care Ombudsman](#) or by calling 0300 061 0614.
- 3.37. Where a service is registered with the Care Quality Commission (CQC), complaints can also be referred to the CQC. Customers can contact the Care Quality Commission at [Care Quality Commission \(cqc.org.uk\)](#) or by calling 0300 061 6161. Where a service is regulated by Ofsted, customers can also raise concerns directly with them. You can contact Ofsted at [Ofsted - GOV.UK \(www.gov.uk\)](#) or 0300 123 123. It is important to note that although CQC and Ofsted may not investigate individual concerns, they will use information provided to inform inspections of services.
- 3.38. Where we are providing services on behalf of a local authority, customers can also complain direct to the authority. This will apply to customers in temporary or supported housing in receipt of services such as floating support. Find your Local Authority at [Find your local council - GOV.UK \(www.gov.uk\)](#).

4. Further Information & Support

- 4.1. Customers and other stakeholders can access our Policies through the Riverside website at [Our policies - Riverside](#) and [Our policies - Riverside Scotland](#). Internally, Policies are available on the Policy Management System at [Riverside Policies](#).
- 4.2. This Policy conforms to our Customer Care Policy. We aim to deliver high quality customer service across all business streams, operating areas, and subsidiaries, and within all activities whilst meeting all legal and regulatory requirements. This involves putting the customer first, respecting their rights, needs, and views.
- 4.3. This Policy conforms to our Tailored Services and Reasonable Adjustments Policy. We aim to identify and support customers who, because of a protected characteristic, vulnerability or diverse need require extra support or an adjustment to access our services, in line with our organisational values of 'We Care,' 'We are Inclusive' and 'We are Trusted'.
- 4.4. This Policy has been written in collaboration with our customers through our approved customer panels. Reviews will be undertaken every three years, or as required when new legislation or regulatory requirements are published, and customers will be given the opportunity to influence the way we work within the requirements set out in the relevant housing law and regulations described above, and in conjunction with our Customer Involvement and Engagement Strategy and Policy.
- 4.5. Here we share a passion and a vision to make a difference for our customers by transforming lives and revitalising neighbourhoods. To achieve our vision, we consistently look for ways of improving the way we work, and how we deliver our services so we can always put our customers first. Our Riverside Way represents who we are, what we stand for and guides how we work, treat our customers, and each other.
- 4.6. Data Protection and Privacy are at the heart of the services we offer and are the foundations of our relationships with our customers, colleagues, partners, and stakeholders. Personal data is valuable, and we must always act fairly, ethically and with integrity when dealing with it. The fair and lawful handling and protection of personal data is critical to developing trust and confidence and building and



sustaining long term relationships with those we provide homes to, and care for. We are dedicated to safeguarding the personal data under our care and to the continual development of a Privacy and Data Protection framework that is effective, fit for purpose and demonstrates an understanding of, and appreciation for Data Protection and the opportunities it brings. We are committed to the continuous cycle of improvement and enhancement of our compliance and governance framework. Although we aim to gain consent prior to any information sharing, there may be instances where we have a statutory duty to share information without consent, e.g. where children are at risk. For more information, refer to our [Privacy Notice](#).

- 4.7. We are looking into how we can make our Procedures more access to Customers and other stakeholders, in the meantime requests for information can be made through the CSC (processed as a STAIRS request). Internally, Procedures are available on the Processes and Procedures Hub at [Riverside Processes](#).
- 4.8. Other Strategies, Policies and Procedures that support this Policy are:

Policies

Complaints Policy - Riverside Scotland

Financial Redress and Compensation Policy

Procedures

Complaints Procedure

Financial Redress and Procedure





5. Roles and Responsibilities

Board and Chief Officers

- Provide overall leadership and approval of the policy
- Monitor the Organisations approach to Complaints.

Directors

- Responsible for the delivery of the content of the policy, ensuring income is collected in line with regulatory requirements and relevant housing law, and that appropriate training is provided for operational colleagues

Ombudsman Compliance Team

- Analyse complaint trends to improve services.
- Check process compliance monthly and guide staff.
- Provide an annual report to governance, including Housing Ombudsman determinations and performance actions.
- Include complaints data in the Annual Report to Customers and update the Customer Influence Assurance Committee and the Customer Experience Committee.

Complaint Handlers

- Contact the customer promptly, within the set timescales, to acknowledge receipt of the complaint and gather necessary details for a thorough investigation.
- Address complaints on their merits, act independently, and maintain an open mind.
- Address any conflicts of interest and keep the complaint confidential, disclosing information only as necessary for the investigation.
- Ensure accurate records are kept on CRM of all interactions and attempted interactions.

Customer Service Advisers and Front-line colleagues

- Receiving an initial report of dissatisfaction from a customer across any channel and seeking to achieve a resolution for the customer wherever possible during this first contact
- Where this is not possible, recording the details of the issue as a complaint on CRM and allocating it to The Complaints Team.

6. Risks

Customer Experience

- 6.1. As we improve the customer experience, we are identifying and addressing exceptions to our customer standards which have developed over many years. We accept this risk as part of our current business model as we are seeking to address these issues as a priority. Over time our tolerance of such will diminish and we will revise the score accordingly.

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- 6.2. The short-term consequence of making major improvements may be a temporary reduction in customer service and as a result customer satisfaction. We will only accept such reductions where there is a clear articulation of the potential impact and an agreed action plan to return to acceptable levels. We also accept that, as such change may not be welcomed by all our colleagues, there is a risk of industrial action and adverse media comment.
- 6.3. We have a full suite of customer experience KPIs which are scrutinised by Executive Directors, Group Board and our Customer Experience and Care & Support Committees. Targets are set as informed by Customer Experience and Care & Support Committees.

Changing Regulatory Environment

- 6.4. We have no appetite for failing to achieve the requirements outlined within the Social Housing (Regulation) Act 2023 and the Neighbourhoods & Communities Consumer Standard in regard to service delivery and accountability to customers and effective, transparent communication on anti-social behaviour and hate crime reporting, investigation, and resolution.
- 6.5. We have a full suite of KPIs relating to Customer Service which are scrutinised by Executive Directors, Customer Experience Committee bi-annually. Targets are set as informed by Customer Experience Committee.

Trusted Customer Services

- 6.6. We acknowledge that there are some gaps in our delivery of consistent high-quality service that customers trust. However, our risk appetite for adverse customer experience is reducing and therefore our focus on closing those gaps is increasing. We will be less tolerant of service failure and/or any actions that negatively impact customer satisfaction and trust. We will only accept changes that have a temporary adverse service impact where there is a clear articulation of the potential impact and an agreed action plan to return to acceptable levels.
- 6.7. We are committed to addressing the increasing customer expectations driven by the Social Housing Charter. We actively promote our social media platforms as customer service channels and ensure privacy and confidentiality when handling complaints received through these platforms. We are now actively promoting our social media platforms on Facebook and Twitter as both a customer service channel and a route to improved engagement. We Also publish our service performance results on our website.
- 6.8. We acknowledge that we don't always get things right first time for customers; whilst doing so will always remain our aim, we will also seek to put things right at the earliest opportunity through our complaints handling process and have a zero tolerance of adverse finding by the Housing Ombudsman Service.

7. Appeal & Complaints

- 7.1. As detailed in the Regulator of Social Housing's Transparency, Influence and Accountability Standard, customers are invited to hold us to account for the decisions we make, that impact upon them, under this Policy.
- 7.2. If a customer wishes to complain about the service they have received under this Policy, this should be managed through our Complaint Handling Procedure, which is governed by the Housing Ombudsman's [Complaint Handling Code of Practice](#).
- 7.3. These associated Policies and Procedures are available on our website at:

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- England: <https://www.riverside.org.uk/you-your-home/customer-feedback/> or <https://www.riverside.org.uk/about-us/our-policies/>
- and are also available by contacting our Customer Service Centre.

8. Equality, Diversity, and Inclusion

- 8.1. We are committed to Equality, Diversity & Inclusion. We strive to be fair in our dealings with all people, communities and organisations, taking into account the diverse nature of their culture and background and actively promoting inclusion. This policy aligns with our Equality, Diversity and Inclusion Policy and has been subject to an Equality Impact Assessment.
- 8.2. It is the responsibility of customers to advise us of any vulnerability, disability, or protected characteristic that may impact on the way we provide a service or handle a complaint. We will consider making reasonable adjustments where such adjustments are requested.

