



## Complaints Handling Policy

1. **Purpose** The Chartered Institute of Credit Management (“CICM”) is committed to ensuring that all complaints are dealt with fairly, promptly and transparently. This policy sets out the procedures for handling complaints relating to CICM Awarding Body, CICM Services and the conduct of CICM Staff, Representatives or Members (see CICM [Code of Professional Conduct](#)).

### 2. Definitions

- *Complaint*: a formal expression of dissatisfaction about CICM’s actions, decisions, services (including qualifications and assessments) or the conduct of its Staff, Representatives or Members (see *CICM Code of Professional Conduct*), where a response is expected. A complaint may be submitted by any individual who wishes to do so.
- *Expression of Dissatisfaction*: informal feedback that may not necessarily result in a formal complaint or investigation.
- *CICM Representatives*: sub-contractors and volunteers bound by the Charter, By-laws and regulations of CICM.

3. **Scope** This procedure applies to complaints about:

Complaint Type	Example Issues	Investigated By
Awarding Body	Regulated Assessments (including delivery, results, feedback & marking), EPAs, Accredited Training Providers	Awarding Body Officer / Assessment Board
CICM Services	Delivery of CICM Qualifications (e.g. Virtual Classrooms or Learning Support Service), Training, Membership, Customer Service, CICMQ, Invoicing, Communications, Events	Relevant Department Head / Governance
CICM Staff, Representatives or Members	Misconduct, Bias, Conflict of Interest or any breach of the CICM Code of Professional Conduct	Governance / Disciplinary Panel

4. **Submitting an Expression of Dissatisfaction** At CICM, we strive to deliver the highest standards across all our services. If you wish to share feedback or express dissatisfaction – even if you do not want to raise a formal complaint – we welcome your comments. Please raise the issue with your usual CICM contact in the first instance, who will aim to resolve the matter swiftly and informally. If you remain dissatisfied, you may wish to raise a formal complaint, as below.



**5. Submitting a Complaint** All complaints should be submitted in writing to:

- By email: [complaints@cicm.com](mailto:complaints@cicm.com)
- By post: Complaints, Chartered Institute of Credit Management, 1 Accent Park, Orton Southgate, Peterborough PE2 6XS

Please include:

- Your full name and contact information, including CICM Membership number (if applicable)
- A full description of your complaint, including all relevant details and dates
- Any supporting evidence

Complaints relating to the Awarding Body (e.g. examination delivery or results) should be submitted within 7 days of the event, unless there are exceptional circumstances that have delayed the making of the complaint, which may be taken into consideration.

**6. Expected Procedure Timeline**

<b>Step</b>	<b>We Will</b>	<b>Within</b>
1	Acknowledge receipt of complaint	7 working days
2	Determine whether or not CICM has jurisdiction to investigate and if so, whether the complaint merits investigation	9 working days
3	Assign to appropriate lead for investigation	10 working days
4	Investigate complaint and gather evidence	30 working days
5	Provide our written response and outcome	45 working days

If there are any changes to the expected timeline, CICM will notify all parties concerned in the complaint accordingly and advise them of the expected new timeline.

**7. Appeals and Escalation**

If you remain dissatisfied with CICM’s written response and the outcome of your complaint, you may be entitled to appeal our decision. Details of the appeals process will be provided in our written response, if applicable. If you are still dissatisfied after the appeal outcome, and your complaint relates to CICM Awarding Body, you may escalate the matter to the relevant Regulator. Please note that Regulators do not investigate individual assessment appeals but will consider issues such as awarding body maladministration, malpractice, qualification fraud or whistleblowing concerns



in accordance with their published compliance procedures, available on the following websites:

<https://www.gov.uk/government/organisations/ofqual>

<https://qualifications.wales/>

<https://ccea.org.uk/>

## **8. Complaints in relation to CICM Member Conduct**

Before making a complaint about a CICM Member, please refer to the Code of Professional Conduct. Complaints can only be investigated against those individuals (not organisations) who are in current active CICM membership. Past CICM members are not included under the remit of this policy. CICM may be unable to formally investigate a complaint where:

- The subject of the complaint is involved in ongoing legal proceedings,
- Insufficient information or evidence has been provided, or
- The matter is linked directly or indirectly to media coverage that may have influenced the submission of the complaint.

If the subject of the complaint wishes to appeal the outcome of any investigation, they may be entitled to appeal the decision. Details of the appeals process will be provided in our written response to the member, if applicable.

Please note that CICM is a voluntary membership organisation and registered charity and does not have statutory authority over the conduct of all professionals who may be Members. These may include, but are not limited to; licensed Insolvency Practitioners, Solicitors, Barristers, FILEX, Certificated Bailiffs, High Court Enforcement Officers and Accountants (chartered or certified). These professionals are subject to the disciplinary procedures of their own regulatory bodies. Where appropriate, complaints should initially be directed to the Member's regulatory body, which has the authority to conduct a formal investigation and impose sanctions.