

## Accountant in Bankruptcy Complaints Handling Procedures

Accountant in Bankruptcy (AiB) is committed to providing high-quality customer services.

**We value complaints and use information from them to help us improve our services.**

If something goes wrong or you are dissatisfied with our services, please tell us. This leaflet describes our complaints procedure and how to make a complaint. It also tells you about our service standards and what you can expect from us.

### What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

### What can I complain about?

You can complain about things like:

- delays in responding to your enquiries and requests
- failure to provide a service
- our standard of service
- our policy
- treatment by or attitude of a member of staff
- our failure to follow proper procedure.

Your complaint may involve more than one service or be about someone working on our behalf.

### What can't I complain about?

There are some things we can't deal with through our complaints handling procedure.

These include:

- a routine first-time request for a service, for example, local services, transport, housing, health provision etc.
- requests for compensation from external organisations
- things that are covered by a right of appeal – for example, Accounts and related appeal decisions, or decisions made by a trustee
- Freedom of Information or Environmental Information request decisions
- Legal proceedings or judgements

If other procedures or rights of appeal can help you resolve your concerns, we will give information and advice to help you.

### **Who can complain?**

Anyone can make a complaint to us, including the representative of someone who is dissatisfied with our service. Please also read the section on 'Getting help to make your complaint'.

### **How do I complain?**

You can complain in person at our office or in writing:

1 Pennyburn Road  
Kilwinning  
KA13 6SA

by phone: 0300 200 2600  
and by email to: [aib@aib.gov.uk](mailto:aib@aib.gov.uk)

It is easier for us to resolve complaints if you make them quickly and directly to the service concerned. So please talk to a member of our staff at the service you are complaining about. Then they can try to resolve any problems on the spot.

When complaining, tell us:

- your full name and address
- as much as you can about the complaint
- what has gone wrong
- how you want us to resolve the matter.

### **Complaints concerning AiB's providers (acting in accordance with AiB's Insolvency Service Contract)**

If you have cause for complaint about a sequestration that is being administered by one of AiB's providers (agents) under the contracted out Insolvency Services contract, on behalf of AiB as trustee, you should first write to the provider direct, detailing your complaint.

AiB's current providers are:-  
Dunedin; KPMG and Wylie and Bisset LLP

It is AiB's policy to require the provider to respond to the initial complaint, as they are best placed to resolve such complaints, without the need for AiB to be involved.

## **How long do I have to make a complaint?**

Normally, you must make your complaint within 12 months of:

- the event you want to complain about, or
- finding out that you have a reason to complain.

In exceptional circumstances, we may be able to accept a complaint after the time limit. If you believe that the time limit should not apply to your complaint, please tell us why.

## **What happens after I have complained?**

We will tell you who is dealing with your complaint.

Our complaints handling procedure has two stages:

### **1. frontline resolution (Stage 1) or investigation (Stage 2)**

We aim to resolve complaints quickly and whenever possible by the AiB team that provided the service.

This could be by what is known as frontline resolution, whereby we can give you an on-the-spot apology and explanation if something has clearly gone wrong and this immediate action will resolve the problem. We will give you a frontline resolution decision within five working days or less.

If we can't resolve your complaint by frontline resolution, or your complaint is complex, we will complete a full investigation. We will acknowledge receipt of your complaint within three working days and give you our response to your complaint as soon as possible and within 20 working days.

If an investigation will take longer than 20 working days, we will notify you with the reason for this and advise you of the revised date we expect to respond in full.

If you remain dissatisfied with our response, or with the way we have dealt with your complaint, you may make a complaint to the Scottish Public Services Ombudsman (SPSO).

The SPSO will notify you if they will investigate your complaint.

The Scottish Public Services Ombudsman (SPSO) is the final stage for complaints about public services in Scotland. This includes complaints about the Scottish Government, NDPBs, Agencies and other government sponsored organisations.

The SPSO cannot normally look at complaints:

- where you have not gone all the way through the Accountant in Bankruptcy's complaints handling procedure
- more than 12 months after you became aware of the matter you want to complain about, or
- that have been or are being considered in court.

You can contact the SPSO:

By Post to: Freepost SPSO

In person at: SPSO, Bridgeside House, 99 McDonald Road,  
Edinburgh, EH7 4NS

Freephone: 0800 377 7330

Online contact: [www.spsso.org.uk/contact-us](http://www.spsso.org.uk/contact-us)

Website: [www.spsso.org.uk](http://www.spsso.org.uk)

Alternatively, if the appointed Insolvency Practitioner is licensed by IPA (Insolvency Practitioners Association), you can raise a complaint [directly with them](#).

### **Getting help to make your complaint**

We understand that there may be reasons why you are unable, or reluctant, to make a complaint yourself. We accept complaints from the representative of a person who is dissatisfied with our service. We can take complaints from a friend, relative, or an advocate, if you have given them your consent to make the complaint for you.

You can find out about advocates in your area by contacting the: Scottish Independent Advocacy Alliance: Tel: 0131 260 5380 Fax: 0131 260 5381 Website: [www.siaa.org.uk](http://www.siaa.org.uk)

You can also contact Citizens Advice Scotland or Money Advice Scotland. You can find your local office by checking out their websites:

[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

[www.cas.org.uk](http://www.cas.org.uk)

We are committed to making our service easy to use for all members of the community. In line with our statutory equalities duties, we will always ensure that reasonable adjustments are made to help customers access and use our services.

If you have trouble putting your complaint in writing, or want this information in another language or format, such as large font, or Braille, please tell us in person, contact us on 0300 200 2600, email us at [aib@aib.gov.uk](mailto:aib@aib.gov.uk)

## A summary of the Accountant in Bankruptcy's complaints process

### Complaints Handling Procedure

You can make your complaint in person, by phone, by email, or in writing, to the Accountant in Bankruptcy.

