It is recognised that, on occasion, a complaint may be received from an external party regarding the service provided by Meston Reid & Co “MR”. The complaint may be received from a debtor, creditor or other stakeholder group. MR prides itself in observing the highest professional standards and takes the receipt of any complaint most seriously. The key objective in dealing with any complaint is to ensure that it is handled promptly, fairly and with full transparency. The licensed insolvency practitioner “IP” will always have an overview of every complaint.

Should a complaint be received verbally, the person receiving the complaint will attempt to assuage whatever concern is being expressed. It is hoped that this process will resolve the majority of cases and if that should occur, a file note will be prepared and placed on the case file by the person who received the verbal complaint. A copy of such file note will be provided to the IP for review who may annotate it but, as a minimum, will initial the file note to evidence his review and place it in the complaints file.

Any complaint received in writing will be retained in the case file to which the complaint relates and a copy placed in the MR complaints file. An acknowledgement will be sent to the complainant and if possible, a verbal response provided within five working days which will also be subject to a file note (copy in both the case file and complaints file). If the verbal response is insufficient to satisfy the complainant, a letter will be sent outlining the response. In all cases the IP will have seen/approved the file note and signed the letter to the complainant.

Where a complaint is more sustained, the complainant will be invited to submit a detailed summary of the position on personal/company notepaper. Such complaint will be acknowledged by the IP within five working days of receipt and a formal reply provided no later than fifteen days thereafter. The reply will seek confirmation from the complainant that the response is sufficient and make it clear that a further fifteen day period is available for any further observations that the complainant may have. If no further observations are received, the complaint will be deemed to have been concluded.

However, if the complainant reverts with further issues, such letter, together with previous communication, will be provided to MR’s complaints partner who will acknowledge the letter within five days of receipt and provide a full response no later than fifteen days thereafter. The complainant will also be provided with a fifteen day period with which to provide further responses and as referred to above, any such response must be on complainant notepaper and be co-signed by another representative of the complainant in order to evidence validity within the aforementioned fifteen day period because this helps to remove the potentially fictitious nature of a complaint and focus upon clear fact. If no response is received, the complaint will be deemed to have been concluded.

The complaints procedure is advised to all debtors at the outset of a customer relationship when a personal insolvency service is being provided. It is also made known in key correspondence with other stakeholder groups e.g. creditors, when circulars are issued for both corporate and personal insolvency assignments. A copy is always available from MR upon request.

If the internal procedures have been exhausted without satisfaction to the complainant, future correspondence can be addressed to The Institute of Chartered Accountants of Scotland (www.icas.com), the body which authorises the IP responsible for MR’s insolvency work. ICAS deals with professional matters and regulates MR. There is also a Complaints Gateway which is managed by the government body known as The Insolvency Service (www.gov.uk/complain-about-insolvency-practitioner) A complaint will be acknowledged and passed to ICAS in order that it can be progressed in a manner consistent with others.