

Arts Council of Wales

Complaints Procedure - Consumer Credit Activities

The procedure provides for The Arts Council of Wales (ACW) to respond appropriately to complaints arising from its activities involving consumer credit. For complaints regarding any other aspect please refer to our general [“Complaints Procedure”](#).

Making a complaint will not affect your chances of obtaining funding from us, nor will it affect the level of service we will provide to you.

What constitutes a complaint....

In terms of definition, ACW will regard a complaint as an approach through any medium, including in person, from anyone outlining a breakdown in the consumer credit services provided by ACW. The complaint could relate to poor or unsatisfactory customer service, the conduct of an employee or member, or a significant misunderstanding or misinterpretation of information.

Complaints Procedure

ACW has adopted the following 2-stage process:

Formal complaints should be submitted within 3 months of the action or decision to which the complaint refers. In each instance, you will be asked to provide the following information:

- Briefly, what the complaint is about
- When it happened
- Who originally dealt with the matter
- What you would like to happen to put things right.

You should set out the facts as clearly as possible, in a logical order. Remember to include important details and dates where possible.

Stage 1: Initial Complaint

- At the initial stage, please contact ACW, when you will be provided with a copy of this Complaints Procedure for Consumer Credit Activities. ACW may be able to provide you with an immediate explanation/apology.

Stage 2 – Formal Complaint

If you are not satisfied with our explanation/apology at Stage 1, you may wish to move your complaint onto Stage 2.

This takes the form of a formal written complaint to the Chief Executive.

- Complaints should be clearly marked 'confidential'.
- We will record and log your complaint to ensure consistency should it be taken further.
- We will acknowledge the complaint within 3 working days and a copy of the Financial Ombudsman Service's explanatory leaflet will be provided to you.
- A full and final response will be issued within 10 working days from receipt. If a final response cannot be made within this time, you will be advised the reason why, and a timescale for a final response will be given. A final response will be made within 8 weeks of receipt of your complaint. You will also be advised that, if you are dissatisfied with the delay or final response, you may refer your complaint to the Financial Ombudsman Service.
- In the case of complaints against employees of ACW, the line manager will investigate the complaint and, if necessary, will take action in accordance with ACW's Disciplinary Policy. Please contact us if your complaint is at this stage and you wish to view this document.
- In the case of complaints against members of ACW, the Chief Executive will investigate the complaint and inform the Chairman of Council of the outcome. The Chairman will decide what action will be taken.
- If the facts of the complaint are in dispute, it may be appropriate for the Chief Executive to seek further information from you. If, in the light of the information available to him/her, the Chief Executive concludes that there is sufficient substance to the complaint for it to be investigated further, the following action will be taken:
 - If your complaint includes a complaint against an employee, the Chief Executive will take action in accordance with ACW's disciplinary policy. You may be asked to participate in this process.
 - If your complaint includes a complaint against a member of ACW, the matter will be referred to an Appeals Committee which will consider the complaint. Where the Appeals Committee concludes that the complaint should be upheld, the matter will be referred to the Chairman for him/her to take appropriate action with the member concerned.
- In all cases, your complaint and outcome will be recorded and logged to ensure continuity if the process is taken further. The Chief Executive will inform you of the outcome of the complaint. This final response will include the information that, if you are dissatisfied with the response, you may refer your complaint to the Financial Ombudsman Service, and that you must do so within six months. Unless previously provided, a copy of the Financial Ombudsman Service's explanatory leaflet will be sent with the final response.
- You may also refer your complaint to the Financial Ombudsman Service if ACW had had at least eight weeks to resolve the complaint and has failed to do so in that time.

The Financial Ombudsman Service

- If you are not satisfied with the ACW Chief Executive's final response, you may write to the Financial Ombudsman Service and request that the complaint be reviewed. You must do this within six months of the date when ACW's final response is sent by ACW. Please see below for contact details.
- The Financial Ombudsman Service cannot consider a complaint if you refer it to them less than eight weeks after ACW received your complaint, unless ACW has already sent you a final response.
- The Financial Ombudsman Service is unbiased and will consider both sides of the complaint.

Judicial Review

- The ultimate recourse for any complainant is through the courts.
- Judicial review entails an examination of the facts to determine whether or not the complainant's case has suffered procedural violation in terms of the law.

Getting in touch with us

If you wish to make a general enquiry about making a complaint related to ACW's consumer credit activities, please contact:

The Compliance and Information Manager
The Arts Council of Wales
9 Museum Place
Cardiff
CF10 3NX

Tel: 029 2037 6500
Fax: 029 2022 1447
Minicom: 029 2039 0027
Email: info@artswales.org.uk
Website: www.artswales.org.uk

Other Contacts

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk