



Institute
and Faculty
of Actuaries

IFoA Membership Complaints Policy

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1. Introduction

This policy and procedure is intended to provide a formal mechanism for raising a concern or complaint in relation to an IFoA service that relates to part of the membership experience with the IFoA.

This policy is designed to ensure that such concerns or complaints are dealt with in a fair and consistent manner.

The IFoA aims to:

- Deal with any concerns or complaints in a fair and timely manner and keeping individuals appropriately informed of the progress of an investigation.
- Notify individuals of the outcome which has been reached and, where appropriate, what further action if any is to be taken.
- Ensure no individual is disadvantaged for putting in a complaint.

2. Who can complain?

This complaints procedure can be used by the following:

- Any member of the IFoA.
- Any applicant who has been refused membership of the IFoA.
- Any former member who has been refused reinstatement of their membership.

3. What is not covered by this complaints procedure?

This complaints procedure cannot be used to address the following:

- If there is an existing or parallel IFoA policy or procedure that should be applied for or is not yet concluded
- If the concern or complaint is being considered in an external forum, for example, court, employment tribunal or by a specialist regulator such as the Information Commissioner.
- A complaint previously dealt with at all stages of this policy.
- Where the time or specific service/provision/incident is more than 6 months from the date the complaint is received.
- A breach of the Actuaries Code. This covered through a separate [process](#).
- A circumstance detailed by the IFoA's [Whistleblowing](#) policy.

A complaint will not normally be accepted if submitted more than 6 months after the issue giving rise to the complaint arose; individuals will need to provide good reason as to why the issue could not have been raised sooner if outside of 6 months. Historical complaints may be considered at the discretion of the IFoA.

4. Types of complaint

A complaint may relate to a service or provision that is part of the membership provision. Below are examples (not an exhaustive list) of the types of complaint which may be considered under this policy:

- Customer Service experience
- Error or misinformation in an IFoA correspondence.
- Complaint about a member of IFoA Staff.
- Significant delay in service or provision.
- Error in determining an application for membership.

5. About this complaints procedure

The IFoA operates a three stage complaints procedure to provide a clear route for making a complaint.

6. Stage 1: Informal Resolution

The IFoA expects and hopes that the majority of issues can be resolved informally at an early stage, without the need to instigate official procedures, by discussing the matter with an appropriate IFoA member of staff within the relevant team or department your issue relates to.

However, if you feel like your issue or concern has not been addressed sufficiently the following steps should be taken.

Who should you send your complaint to?

In order to bring a complaint for informal resolution, you should set it out in writing and send it to membershipcomplaints@actuaries.org.uk

If you are submitting a Stage 1 complaint, please ensure you make specific reference to individuals or teams that your complaint relates to. This is to ensure that the IFoA can investigate correctly.

What should you include in with your complaint?

When submitting a complaint it is important to include:

- All relevant points in date order of when they happened.
- Supporting documentation or evidence.
- Details of how you would like your complaint resolved, or any desired outcome.

You should also be aware that details of a complaint may need to be shared with relevant colleagues in order for a full investigation to take place. If an individual(s) is named in a complaint they will be made aware of the allegations and have the opportunity to give their version of events.

What happens after you have submitted a complaint?

- You will normally be advised within 5 working days of submitting your complaint who will be dealing with it, what the next steps are and the expected timescale.
- The IFoA member of staff responsible for dealing with your complaint shall consider the complaint and any supporting evidence or documentation submitted. The IFoA member of staff may need to speak with other individuals such as, other members of IFoA staff, volunteers or third parties in investigating your complaint fully.
- Once your complaint has been considered and a conclusion reached, you will receive confirmation of the outcome which will set out the decision in writing. This will include who investigated your complaint, what information/documentation was considered as part of the investigation, and the final outcome.
- The IFoA will endeavor to respond to your complaint with 30 days of receipt of Stage 1. There may be circumstances where this timescale may be extended. We will inform you where this is the case.

- The outcome of your complaint will in most circumstances be (i) upheld, (ii) partly upheld or (iii) not upheld at all.
- Where the IFoA is found to have been at fault, an apology will be given; where appropriate, the error rectified where appropriate, and, where applicable, actions taken to prevent the same mistake happening again
- It is important to note that the IFoA may not be in a position to agree to the remedy/resolution sought even if a complaint is upheld or partly upheld. The investigator (and/or nominee) shall be entitled to exercise discretion in relation to both the outcome and remedy.
- If you are unhappy with the decision reached at the informal resolution stage, you may decide to take matters further to Stage 2 of this procedure.

7. Stage 2: Putting Things Right

The second stage of the Complaints Procedure involves raising a formal complaint via the IFoA's Putting Things Right Process. Referral to the Putting Things Right process should normally only take place once an individual has attempted to resolve matters informally under Stage 1 of the complaint procedure and once a written response has been received at Stage 1.

The IFoA may accept complaints at Stage 2 without having gone through Stage 1 if the grounds of the complaint is sufficiently serious.

A Stage 2 complaint will not normally be accepted if submitted more than 3 months after the complainant was notified of the outcome at Stage 1, unless there was good reason why a Stage Two complaint could not have been submitted sooner.

How do I submit a Stage 2 Complaint?

To submit a Stage 2 complaint, please refer to the '[Putting Things Right](#)' policy available on our website.

If you remain dissatisfied with the outcome of a Stage 2 complaint under the Putting Things Right process, there is no further right of internal appeal within the IFoA. You may, however, wish to refer your complaint to the IFoA's oversight body, the Financial Reporting Council ("FRC").

8. Stage 3: Referral to the Financial Reporting Council

If you remain dissatisfied with the outcome of the Stage 2 process, you may wish to pursue your concerns further with the FRC.

Information on how to do this can be found [on the FRC's website](#).



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