



Institute
and Faculty
of Actuaries

IFoA Qualifications Complaints Policy

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1. Introduction

The Institute and Faculty of Actuaries (“IFoA”) is committed to providing a fair and transparent route to achieving its qualifications. 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 educational 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:

- A student member of the IFoA.
- An IFoA Associate undertaking IFoA examinations in pursuit of Fellowship.
- An individual undertaking an IFoA examination as a ‘non-member’ through the non-member entry route.
- A group of students (in which case the group must nominate one person to be the spokesperson for the group, representing the group in all matters relating to the complaint).

Sometimes individuals may be unable or reluctant to make a complaint on their own. The IFoA will accept complaints brought by third parties, as long as the individual affected has given their personal consent under the requirements of the Data Protection Act (1998). This means that complainant may give clear written authority for the third party to act on their behalf.

The basic process for investigating complaints are the same for everyone.

3. Types of complaint

A complaint may relate to a service, action or lack of action that is part of the educational provision of the IFoA.

A complaint may relate to:

- The quality of standard of a service
- Failure to provide a service
- Treatment by or attitude of a staff member
- The failure of the IFoA to follow an appropriate or administrative process

4. What is not covered by this complaints procedure?

The definition of a complaint is very broad and the list above is not exhaustive. However not every concern raised with the IFoA is a complaint.

This complaints procedure cannot be used to address the following:

- The outcome of an examination result. This is covered by the IFoA's Appeals procedure.
- If there is an existing or parallel IFoA policy or procedure that is not yet concluded, for example, a Mitigating Circumstances application or awaiting examination results.
- 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.
- A request for information or an explanation of a policy or procedure
- A candidate sitting an IFoA exam through an overseas Actuarial Association.
- A complaint against another Student Member, Certified Actuarial Analyst, Associate or Fellow of the IFoA.
- 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.

5. Time limit for making complaints

Complaints should be raised with the IFoA as soon as problems arise to enable prompt investigation and swift resolution. This policy sets a time limit of six months to raise a complaint with the IFoA starting from when the issue arose. Reasons for considering a complaint after this point must accompany the complaint.

After the six month time limit, the IFoA will exercise discretion as to whether the complaint will be considered.

6. The complaint handling procedure

The policy is intended to provide a quick, simple and streamlined procedure with a strong focus on early resolution. The procedure involves up to three stages, which are explained below.

Stage 1: Informal Resolution – to be completed within five working days

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.

Members of IFoA staff to whom complaint are made will consider some or all of the following questions

- Is this a complaint or should the individual be referred to another procedure?
- What specifically is the complaint about and what team is involved?
- What outcome is the complainant hoping for and can it be achieved?
- Can the complaint be resolved on the spot by providing an apology/explanation/alternative solution?

Resolution may be achieved by providing an on-the-spot explanation of why the issue occurred and/or an apology and where possible, what will be done to stop this happening in the future

This procedure should be completed within five working days, though a resolution may be achieved more quickly. In circumstances where a short extension of time is required this is agreed with an appropriate senior manager. You will be told of any extension of the deadline and given a new deadline.

The outcome will be communicated to you. This may be by phone, or by email. Once the decision has been issued, the record of the complaint is logged including the decision.

Stage 2: Complaint investigation – to be completed within 30 working days

These complaints may already have been through informal resolution or may be identified upon receipt as appropriate for immediate investigation.

A complaint will be moved to the investigation stage when:

- Informal resolution was attempted, but you remain dissatisfied
- You decide not to recognise or engage with the informal resolution process and are insistent that the issue be addressed by a more senior member of staff
- The issues raised are complex and require detailed investigation

Who should you send your complaint to?

In order to bring a complaint for investigation, you should set it out in writing and send it to [\[Educationcomplaints@actuaries.org.uk\]](mailto:Educationcomplaints@actuaries.org.uk).

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 respond.

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. This will include if it appears that the complainants expectations exceed what the IFoA are able to provide.

- 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.
- The IFoA will endeavor to respond to your complaint with 30 days of receipt of Stage 2. There may be circumstances where this timescale may be extended. We will inform you where this is the case and inform you of a revised deadline
- 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.
- 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 decision will also advise you about your right to raise the matter under Putting Things Right which is the third stage of the process if you are still dissatisfied.

7. Stage 3: Putting Things Right

This stage of the Complaints Policy involves raising a complaint via the IFoA's Putting Things Right Process. Referral to the Putting Things Right process should normally only take place once you have attempted to resolve matters through Stage 1 and Stage 2 of the complaints process and received a written outcome.

How do I submit a Stage 3 Complaint?

To submit a Stage 3 complaint, please refer to the '[Putting Things Right](#)' policy available on our website.

If you remain dissatisfied with the outcome of a Stage 3 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 4: Referral to the Financial Reporting Council

If you remain dissatisfied with the outcome of the Stage 3 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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