



CUSTOMER CARE POLICY

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1. Introduction

1.1 These customer care standards describe how Rossendales will relate to our clients and their customers in delivering high quality customer care. This Policy will sit alongside Rossendales Equal Opportunities and Diversity Policy in setting the standards and values across the organisation.

1.2 In providing good customer care we undertake to know how to deal effectively with our customers in all circumstances and to manage their communication, expectation and perception.

1.3 Rossendales recognise that we have two distinct customers, our clients for whom we provide collection, recovery and enforcement services and their debtors against whom we seek to recover debts owed to our clients.

1.4 Our customer care policy takes into account the requirements of our clients as documented in our British Standard ISO 9001 approved procedures. By the implementation of a quality management system, Rossendales have shown their commitment to quality, customers and a willingness to work towards improving efficiency.

1.5 Rossendales are committed to providing a service that will meet our individual client' needs, which will also enable their debtors to discharge their debts quickly and efficiently, incurring the minimum of costs.

1.6 Rossendales commits itself to the provision of an excellent customer service based upon the company ethos of "Proud to be Professionals".

2. Customer Care Values

2.1 Rossendales will deal with enquiries and service requests promptly, efficiently and courteously.

2.2 We aim for first time resolution however if this is not possible will put customers in contact with the right person.

2.3 We will publish clear and helpful information about the services we provide.

2.4 We will respond to service issues and complaints fully and transparently.

2.5 We provide a safe and secure environment.

2.6 We regularly seek and act upon feedback from our customers.

2.7 We will take ownership of all we say and do in Rossendales' name.

3. Guiding Principles

Our guiding principles are based on the following:

3.1 That we are honest and accountable

3.2 Our staff will keep to the policies that effect customer care and will consider customers needs when providing information.

3.3 We will respond to customers in a professional way.

3.4 We will continuously improve our customer care standards by actively seeking feedback on ways we can improve our standards.

3.5 We will carry out surveys regarding customer needs and will make it easy for our customers to express an opinion.

3.6 We will use our resources effectively and provide clear information for all our services

3.7 We have a complaints, comments and compliments policy that is fair and easy to understand.

3.8 Our staff aim to always give a positive first time response. We will not 'dead-end' customers but rather provide solutions, options, or alternatives.

3.9 If an issue is not within a person's job scope it will be fast tracked to the right member of staff and feedback provided to the customer that this is what we have done.

3.10 We will not use words or phrases that are likely to inflame a situation rather than diffuse it. In dealing with customers our staff will be aware of body language or adopt a patronising tone of voice.

3.11 We will provide customers with a realistic expectation of what we can deliver and will always try to exceed their expectations.

3.12 We will be up front and open and will not break assurances made to customers.

4. Contact Details

4.1 Rossendales' head office is located at:

Wavell House
Holcombe Road
Helmshore
Rossendale
Lancashire
BB4 4NB

Tel: 0845 2267700

Fax: 01706 831126

E-mail: info@rossendales.com

5. Personal Visitors

5.1 When you visit us in person we will deal with your enquiry politely and helpfully.

5.2 Our reception area provides access for members of the public to visit us in person, to make payments or discuss their case with our staff.

5.3 We welcome visitors between the hours of 8:30 am and 5:00 pm. Monday to Thursday and to 5:00 pm on Friday and will provide a member of staff to deal with your enquiry.

5.4 Visitors to our public counter are seen within 2 minutes of arrival, by a relevant and qualified member of staff, with further access to a manager if required.

5.5 We will provide up to date information in a clear and concise manner.

5.6 If your first language is not English we will provide a translation service if requested.

5.7 Our offices are easily accessible for everyone including those who suffer from physical disabilities and we provide disabled parking close to the main entrance.

6. Client Contact

6.1 We have a dedicated Client Services Department to liaise with our clients.

6.2 There are 20 dedicated telephone lines direct to this Department. These numbers are ex-directory and are therefore not available to the public.

6.3 These numbers are also offered on the 0845 platform to deliver nationwide low costs – local rate calls for all our clients no matter where they are located. Client Services staff are available to receive calls between 7:30am and 5:30pm Monday to Friday

7. Members of the Public

7.1 We have 90 telephone lines dedicated to handling calls from the public in respect of our Bailiff and debt Collection services.

7.2 Each inbound call is handled by an experienced member of staff who is trained to deal with all aspects of a query and will be targeted to be answered within 5 rings.

7.3 All staff are trained in customer service to deal with debtors or their representatives in a tactful and professional manner.

7.4 Although firm, all our operators are trained to be friendly and approachable, either holding a current NVQ qualification in Customer Services or working towards one.

7.5 Our staff are available to receive calls from the public between the hours of 8:00am to 8:00pm Monday to Thursday (6:00pm on Fridays). The Rossendales Collect unit operates a 2 shift system, providing coverage 8:00am to 8:00pm Monday to Thursday, 4:30pm on Fridays, with coverage 9:00am to 1:30pm Saturdays.

7.6 Call traffic volumes are continually monitored and recorded for training and security purposes.

7.7 The telephone system automatically captures incoming telephone numbers and should any caller abandon the call before being answered or, telephone outside of normal hours, it is our policy to return their call at our cost, at the earliest convenience.

7.8 Rossendales provide for a 0845 contact number so that no matter where in the country a customer phones from they will be charged local call rate. After making contact, if a customer is required to speak with a field agent their call will be 'trunked' to the bailiff's mobile number and the cost to the mobile will still be charged at local call rate.

8. Visiting You

8.1 Our enforcement staff (bailiffs) are usually the first point of contact with our customers.

8.2 They will be polite, accessible at all times and act in a thoroughly professional and responsible manner as stipulated in our strict code of conduct.

9. Correspondence

9.1 When you write, fax or email us we will:

Open and date-stamp all correspondence on the day of receipt.

Distribute to the relevant department to be dealt with accordingly, within three working days of receipt and if we cannot reply within that time let you know when we are able to reply in full.

Deal with customer faxes and e-mails within 3 working days.

Respond to client e-mails and instructions within 24 hours.

Immediately action client instructions logged via our on-line web access facility.

Aim to close complaints within 10 working days.

Avoid using jargon in all our letters, e-mails and faxes

10. Complaints

10.1 We intend to get things right first time but sometimes this does not happen and things go wrong or we could have done things better.

10.2 We take complaints very seriously and adopt a positive attitude as they can improve the service where we know there is a need.

10.3 A complaint can be an expression of dissatisfaction with the service you are receiving such as

The standard of service received

What we have done or failed to do

The way in which we have done something

The way in which our staff have behaved

10.4 All complaints are handled by our Complaints and Hardship Department who will aim to resolve a complaint within 10 working days of receipt.

10.5 If a full response cannot be issued within that time period, the complaint is acknowledged in writing to the complainant, who is informed that it is receiving attention.

10.6 If the complaint cannot be resolved within 10 working days from receipt a further letter is issued, advising of the progress. However, it is our target to resolve all complaints within this timescale.

10.7 Complaints are analysed and reviewed regularly, which enables corrective and preventative action to be taken, securing continuous improvement wherever possible.

10.8 If after investigation we find we have made a mistake we will:

Write to the complainant and fully explain our actions.

Take responsibility for the mistake and apologise.

Learn from the mistake and implement change to address the matter.

10.9 We may not always agree with a customer's comments or complaint but will always seek to provide a fair and suitable response.

10.10 Any complainants who do not receive a satisfactory reply are directed towards the complaints procedures of our professional body, the Enforcement Services Association.

11. Hardship Cases

11.1 Rossendales have a dedicated Welfare Department with 4 staff who are employed to deal specifically with correspondence and telephone calls from the Citizens Advice Bureaux, Solicitors and other money advice bodies.

11.2 The Department is staffed by highly trained customer care staff trained to identify customers in severe financial hardship, poverty and/or vulnerability.

11.3 The Department works alongside the Council, its stakeholders, and voluntary sector agencies to proactively assist customers requiring urgent help.

12. Payments

12.1 We have introduced various payment methods to enable customers to discharge their liabilities, with the emphasis on minimizing costs wherever possible.

12.2 We recommend payments to be made through the Allpay system, at any branch of the Post Office or at a Pay Zone or Paypoint outlet where there will only be a 50 pence transaction charge for using these methods, which are widely available throughout the UK.

12.3 Customers can also pay by Credit Cards (2.5% commission is payable by the customer), Debit Cards, Direct Debit, Standing Orders, Postal Orders, Bank drafts, Building Society drafts, cheques or cash sent in a registered envelope. Obviously, customers may also attend at our offices to make personal payments too.

12.4 Payment can also be made on-line via our website www.rossendales.com using Visa, Mastercard, Solo, Delta, Electron and JCB.

12.5 Payment can also be made via our 24 hour automated voice recognition service, and the debtor will incur the following transaction charges passed on to our banker's merchant:

80p if payment by debit card;
2.5% when making payment by credit card.

13. Conclusion

13.1 Poor service damages not only the reputation of Rossendales but also our valued clients. It also damages our relationship with their customers. We also run the risk of trained but unhappy staff leaving due to job dissatisfaction.

13.2 Rossendales understand our staff are key people in providing quality customer care. It's a team effort and every one's contribution counts. We know a customer may only contact us once and that s/he will judge the whole organisation on that one person's performance.

13.3 The Rossendale pledge is that we will never forget that our service is an extension of our Client's service standards and that every customer warrants the very highest levels of customer care at all times.

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