

## **Financial Wellbeing Customer Care Policy**

### **Aim.**

The SHA Financial Wellbeing Service exists to alleviate the financial impact of living with Huntington's Disease by providing advice in relation to income maximisation, debt, financial planning and support to access financial products.

### **Values.**

1. All advice, advocacy and representation respects diversity, is non-judgemental and customer-led;
2. All services are free, confidential, impartial and independent;
3. Work is delivered in agreement with the customer – we 'do with' we do not 'do to' and we are here to listen not to tell;
4. We operate within our areas of expertise – we do not advise on areas where other organisations are better qualified or outwith our remit;
5. We will work in a spirit of openness and collaboration with all partners;
6. We will utilise all funds in an ethical and transparent manner, with full respect to 'following the public pound' principles.

### **Main operational function.**

To deliver to the following to individuals and their families who are impacted by Huntington's disease.

- Income Maximisation and Financial Inclusion Advice, Advocacy and Representation;
- Benefits Advice, Advocacy and Representation;
- Money Advice, Advocacy and Representation;
- Debt Advice, Advocacy and Representation;
- Financial planning and advice about the relevant legal frameworks for managing loss of capacity.
- Advice about financial products e.g. bank accounts, insurance. NB Staff are not Independent Financial Advisors and do not recommend products.

### **Respecting Diversity.**

We support the assertion in the report 'Access for All' by Citizens' Advice, that there are compelling arguments for offering advice via telephone, new technology and face to face work. We believe that offering services across this range of platforms not only allows equality of access to services, which recognises the impact of geography, language skills, disability issues and customer choice, but effectively allows us to help more people and react to the

developing needs of our customer base. Customers will be able to access Financial Wellbeing Service through this range of platforms and by referrals made by partner agencies.

### **Respecting Partners.**

The Financial Wellbeing Service takes its responsibility toward constituent partners' reputations seriously and will act in a manner to protect and enhance the reputation of such partners at all times and ensure that our customer care standards are compatible with those of our partners. This includes, but is not restricted to, NHS colleagues, Local Authority Social Work Departments, Citizen's advice.

### **Customer Service Standards.**

The Financial Wellbeing Service will:

- Make it easy for customers to deal with us
- Be welcoming, friendly, helpful and polite
- Treat all customers as an individual, with dignity and respect
- Respect customer privacy & confidentiality and act sensitively
- Take ownership of all enquiries and take personal responsibility to help customers
- Take time to listen to customers and give open and honest explanations
- Provide customers with the information needed that is accurate and easy to understand
- Make every effort to get it right first time
- Be professional, reliable and deliver what we promise
- Keep customers updated on the progress of their request
- Put it right as quickly as possible if there is a problem
- Welcome customer feedback and make use of it to improve our services
- Respect diversity at all times
- Treat customers' appointed representative(s) in the same manner

### **Referrals**

The service operates an open referral system and therefore people living with Huntington's disease may refer themselves or be referred by another agency.

Referrals from other agencies should be in writing and once received the Financial Wellbeing Officer assigned to the area will make contact to complete a referral form. Referring agencies will be asked to confirm the client's consent.

Referrals from clients may be verbal or in writing and the FWO will complete a referral form either at the time of referral or if this is not possible by follow up contact.

When customers are referred to our service, or refer themselves, we will endeavour to speak to them within:

- 14 days of receiving a standard referral;
- 3 days for an urgent referral;
- The same day if they are in crises, such as facing immediate homelessness.

**When a customer phones us we will:**

- Answer promptly, introducing ourselves by using our name
- Deal with the call in full, immediately where possible, or transfer the call, passing on details of the enquiry to the right place, first time
- Do our best to return the call the same day if the person is not available and the customer has to leave a message

**When we phone a customer we will:**

- Introduce ourselves by using our name and service and reason for calling
- Explain clearly and fully the information we need to pass to the customer and avoid jargon
- Check that the customer is happy with the call and the information given and ask if they need anything further.

**When a customer writes (letter, e-mail, text, web form) to us we will:**

- Respond fully to all points raised within 10 working days (or the timescales noted above)
- If we can't do this we will acknowledge the request within 3 working days and explain who is dealing with the enquiry and when the customer can expect an answer

**When we write to a customer we will:**

- Make sure our letters and emails are clear and easy to understand
- Provide a contact name and number of someone who will know about the enquiry
- Enclose all relevant documentation and information where possible

**When a customer visits us we will:**

- Meet them at the time of the appointment
- Introduce ourselves by using our name

- Deal with the enquiry in full, immediately where possible
- Arrange for the customer to speak with someone within 10 minutes if they do not have an appointment, or offer an appointment at a suitable time

**When we arrange to visit a customer we will:**

- Confirm the date and time of the visit
- Do our best to arrive when we said we would
- Let the customer know as soon as we can if we have to cancel the appointment or are delayed
- Identify ourselves, using official photographic identification cards

**Complaints:**

If a customer is unhappy with our services they can complain by phone, face to face or by email and they will be provided with a copy of the SHA complaints policy and we will follow this and do our best to resolve the complaint..

The Advice Partnership Manager can be contacted do this at:

- Face to Face or letter – Senior Financial Wellbeing Officer
- Email – [jo.baldock@hdscotland.org](mailto:jo.baldock@hdscotland.org)
- Phone - 07710391622

The right of appeal is the CEO of SHA and should be given in writing to John Eden, CEO, SHA, Business First, Linwood Point, Paisley, PA12FB

If they remain unhappy they will be able to complain to –

the Charity Regulator in Scotland (OSCR) by:

- completing OSCR's online [complaint form](http://www.oscr.org.uk/managing-your-charity/how-to-complain-about-a-charity/making-a-complaint/) at <http://www.oscr.org.uk/managing-your-charity/how-to-complain-about-a-charity/making-a-complaint/>
- sending an email with details of your complaint to [info@oscr.org.uk](mailto:info@oscr.org.uk) and marking it **FAO Investigation Officers**
- writing to OSCR's Investigation Officers at OSCR, 2nd Floor, Quadrant House, 9 Riverside Drive, Dundee DD1 4NY
- telephoning 01382 220446 and asking for the Investigation Officers

or the Financial Services Ombudsman by:

- phoning the consumer helpline on **0300 123 9 123** or **0800 023 4567** Monday to Friday – 8am to 8pm Saturday – 9am to 1pm
- email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **Customer Journey**

### **Assessment**

At the initial contact, an assessment will be carried out to identify the problem. The customer will be given an explanation about the Financial Wellbeing Service and be made aware of whether or not (and in what ways) the service may be able to assist them resolve their problem.

Clients will be advised the service is free of charge.

The assessment will gather key personal information, relevant facts about the problem, other agency involvement and identify customer expectations. The assessment is undertaken in line with Scottish National Standards for Information and Advice Providers. Advisers will swiftly identify options to resolving the problem both for the immediate situation and for the longer term.

The Adviser will begin a professional relationship with the customer whereby trust can be established and confidence developed to enable an honest dialogue to progress, exploring what can often be difficult personal issues that impact on the customer's situation.

During this initial interview the customer must provide consent to allow the Financial Wellbeing Service to act on his/her behalf and collect and record personal details in line with the Data Protection Act.

If it is not appropriate for the service to deal with the enquiry, information on other agencies that may be able to assist will be given to the customer.

### **Initial casework action**

Having assessed that the enquiry is relevant to the remit of the service, the urgency of the situation will be determined. Any urgent action will be taken at this stage following discussion with the customer.

Where there is no urgent action necessary options will be discussed, action agreed and key timescales explained. The Adviser will explain to customers - in language tailored to individual need – what the law or best practice says about their situation and detail the options available to them, together with the likely consequences of following each option. Once the customer has indicated their preferred option the Adviser will detail the actions that they will be following to progress the chosen option and the timescales that may apply to the actions.

Customers will be given a clear understanding of what information they may need to provide, such as creditors letters. If necessary a follow up appointment will be arranged at this stage.

Customer feedback and comment on their case is encouraged throughout the process.

### **Casework action**

Casework action will include a range of activities such as

- Gathering further information from the customer and/or third parties
- Liaison with other agencies who are working with the customer
- Taking customer instructions in respect of action
- Negotiation, persuasion and advocacy (verbal and written)
- Submitting formal appeals
- Representation (for example at benefit tribunal)
- Making appropriate referrals to specialist agencies

When we make a referral to another agency, we will always check the client has completed a consent form, explain the purpose of the referral and ask the client's consent. The client will be informed to whom the referral has been made and if there is a named individual at the referring agency, this information will be given to the client. Referrals will always be made within three working days of the appointment with the client unless there are exceptional circumstances.

The FWO will always ensure they understand the referral or eligibility criteria of the service to which they are referring the client and confirm the client meets those before referral and the FWO will assist clients to challenge decisions where they have been declined a service on unreasonable grounds.

It is the responsibility of the service to ensure the referral agency is adequately briefed about the matter with which the client is seeking support, provides sufficient information in the format required by the referral agency and ensures the referral agency is aware it may

request additional information or, where appropriate, carry out joint visits with the client where this might ensure better outcomes.

It is the responsibility of the referral agency to advise the FWO of the outcome of any work undertaken or to inform the FWO if they are unable to provide the requested assistance.

In all cases, should a client be unhappy with the service they receive from the referral agency, they have the right to return to the Financial Wellbeing Officer and seek additional assistance and it is the responsibility of the FWO to do everything practicable to assist the client with the matter for which they are referred. This may include identifying another agency, seeking guidance from a line manager of third party.

Casework is a dynamic process with agreed options and tasks that may require ongoing discussion with the customer as information is received and contact with third parties progresses.

There is a multitude of tasks carried out by advisers to progress casework, each set of tasks tailored to the resolution of individual need. Fundamental to this process is the active gathering and analysis of information which will frequently involve detailed and informed discussions with third parties to advocate customer needs and clarify the application of legislative requirements.

Financial Wellbeing Officers are skilled at such analysis and are capable of communicating complex information and viewpoints to customers, and others, using the most appropriate method suited to individual circumstances.

Where a case is complex, the FWO will prepare a case plan, share this with the client and record it in Advice Pro.

Throughout this process the customer will be kept up to date with developments using the most appropriate method and all customers will receive written confirmation of the actions agreed.

The FWO will record all action taken, all discussions and all written communication in an electronic case management tool, known as *Advice Pro*. The CRM also holds records of all documents related to the case as these are scanned in to the system as well as a record of emails.

### **Case Closure**

Once a problem has been resolved the case will be closed in agreement with the customer. The Financial Wellbeing Officer will ensure that cases are not closed unless the customer is in agreement with us that there is no further action we can undertake. This presumes an ongoing relationship with the customer but where this has not been sustained for whatever reason, the service will seek to make contact with the customer to agree case closure.

Cases may also be closed for other reasons such as:

- The customer does not wish the FWO to take any further action or give further support
- The FWO has considered the case and has informed the customer that further action is unlikely to achieve the customer's aspirations, or
- There has been no further contact with the customer.

In the last instance, cases will be closed no later than two months after the last contact unless there are special reasons to extend this period.

When an FWO intends to close a case, a letter will be sent to the customer advising that the case will be closed, confirming the advice given, action taken and summing up the FWO's understanding of the outcome.

All original documents will be returned to the client, unless they have agreed the service can continue to hold them for the purpose of providing ongoing support relevant to that information. In such circumstance, clients will be advised how to access this information.

In order to involve customers in developing the service a form seeking feedback will also be sent out (with an SAE).

### **Case recording**

The service will use Advice Pro to record all casework activity. Case notes are put onto *Advice Pro* within seven working days of the case being opened so that all staff within the service can access the information if required. This is one of the actions that supports continuity of service.

The CRM also records and enables analysis of fields such as:

- Age
- Gender



- Disability
- Household type
- Tenure
- Homelessness Status
- Presenting problem
- Action taken
- Outcomes
- Time taken
- etc.

Our approach to advice service delivery is based around ensuring effective triage, analysis of problem and effective, person-centred results - agreed with the customer (informed consent and 360 degree feedback) at each stage.

### **Customer Care**

The quality and reputation of The Financial Wellbeing Service depends on a number of basic principles which underpin services.

#### **1. Independence**

The Financial Wellbeing Service is an independent organisation working for the benefit of people impacted by Huntington's disease. Its policies and practice are decided solely through its own decision making structure with its independence guaranteed and safeguarded by its trustees.

*(The Financial Wellbeing Service's independent position is presented clearly by all its offices and staff so that it is clearly perceived as such by its customers and the public at large: work in progress at 2014. independent office space is to be secured)*

#### **2. Impartiality**

The Financial Wellbeing Service provides advice in accordance with professional standards that ensure it is objective, accurate and fully explains the options open to customers, the effect of policies on the customer, and highlights the customer's rights and responsibilities in law. This impartiality is safeguarded by an Operations Manual and the regular checks on casework that are carried out within services. It is paramount that staff do not allow their own beliefs nor those of other parties, to affect the impartiality of any advice or information given to customers.

### **3. Conflict of interest**

Clients have a right to expect their interest will be prioritised above those of the Financial Wellbeing Service or any third party. The service is operated on the basis the rights and interest of clients are paramount. Should a conflict of interest arrive e.g. where a close relative seeks to influence the service being provided, against the interests of the client, the matter will be referred to the line manager to determine how to safeguard the interests of the client, how best to provide the service to the client or clients.

### **4. Availability**

The Financial Wellbeing Service aims to ensure that services are available to actual and potential customers as widely as possible. Measures are taken to provide free, regular and reliable services that meet the needs of customers both in terms of type of provision and access arrangements. Services will regularly review their availability to their target customer group(s) and adjust arrangements accordingly.

### **5. Accuracy**

The advice and information provided must be accurate, appropriate and understandable. Structures are in place to support advisors to review, update and extend their knowledge to ensure the highest standards of accuracy.

Managers assess staff training needs and arrange regular casework supervision and file reviews to help ensure and check the accuracy of advice and a library of electronic and physical information on the advice areas will be maintained.

All staff will complete an induction programme during their initial probationary period. This induction programme will ensure that individual training needs are met and The Financial Wellbeing Service's mandatory training courses are completed.

### **6. Equality of Opportunity**

The Financial Wellbeing Service services are provided in accordance with the SHA's Equal Opportunities and Diversity policies. In essence, this means that The Financial Wellbeing Service ensures its services are equally accessible to all regardless of status, and take account of the effects of discrimination on individuals, groups and communities. The presenting problem is the only factor considered when assessing the provision of advice.

The Financial Wellbeing Service promotes equality of opportunity through its policies and practices as an employer and service provider and its charitable aims.

Services actively review their arrangements and take positive steps to ensure that all communities are aware of and able to access them

### **7. Confidentiality**

The Financial Wellbeing Service offers a confidential service to its customers. This means that - save in exceptional circumstances - information about customers will not be shared with any third party, and action will not be taken on the customers' behalf, without the customers' knowledge and consent.

In addition, privacy is guaranteed in the conduct of interviews, record keeping, and discussion of cases with other staff.

### **8. Clarity of customer expectations**

Customers are given realistic explanations of the opportunities open to them so that their expectations of the ability of the service to achieve an outcome on their behalf is clear.

Case notes clearly record the customer's expectations and the advice given by the advisor in relation to these expectations.

Continuous and realistic assessments are made by advisors at each stage of casework provision so that the outcome of any chosen course of action can be explained to the customer.