

Karbon Homes Complaint Handling Code Self-Assessment Form 2026

Section 1 - Definition of a complaint

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
1.2	A complaint must be defined as: <i>'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.'</i>	Yes	Within our Complaints, Compliments and Suggestions policy (2.11), supporting procedure for colleagues and customer Leaflet and Video. This was originally adopted in March 2021, but has also recently been reiterated in colleague training delivered during 2026 to colleagues handling complaints
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Yes	Within our updated complaints policy (2.13) and procedure this is clear, and this was also reiterated during colleague workshops delivered in 2026.
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	Yes	The definition of Service Requests is provided within our Complaints, Compliments and Suggestions policy (2.14) and procedure and for customers in our customer leaflet and video. Our systems are also designed to record the difference between these. This was also reiterated during colleague workshops delivered in 2026.
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Yes	Within our updated complaints policy (2.14) and procedure this is clear, and this was also reiterated during colleague workshops delivered in 2026 and regular briefings to our Customer Relationship Team.
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Yes	During our monthly transactional and perception surveys, conducted by a third party, customers are offered to request contact with Karbon to pursue any issues, by requesting a follow up.

Section 2: Exclusions

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Yes	Within our Complaints, Compliments and Suggestions policy and procedure we clarify our position. We capture the reason for refusing a complaint in our system and in the letter sent to the customer, including the rationale.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: - The issue giving rise to the complaint occurred over twelve months ago. - Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. - Matters that have previously been considered under the complaints policy	Yes	Within our policy (2.18 and 2.19) and procedure, we outline matters not considered complaints, including service requests or services which have their own appeals process. We reiterate this in our complaint customer leaflet and video too.
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	Yes	Within our Complaints, Compliments and Suggestions policy (2.18 and 2.19) and procedure we clarify our position.
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.	Yes	Within our Complaints, Compliments and Suggestions policy (2.19) and procedure we refer to this. If we are unable to accept a complaint, a written response is provided to the customer, with Ombudsman details, included in this response.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Within our Complaints, Compliments and Suggestions policy and procedure we clarify our position.

Section 3 - Accessibility and awareness

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Yes	Our Complaints, Compliments and Suggestions policy (2.1) and procedure, plus customer leaflet and video all illustrates all the various channels open to customers to make a complaint. It also outlines examples of how can make adjustments for residents who need this, whilst all adjustment requests will be considered.
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Yes	Our Complaints, Compliments and Suggestions policy and procedure, plus customer leaflet and video all support this.
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	Yes	We monitor closely our complaint volumes and audit access to the service, to ensure customers who want to can complain.
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website	Yes	Our Complaints, Compliments and Suggestions policy is available online, or in print on request. We provide a complaints leaflet to explain the policy in simpler terms, and this is also available in a plain text version. We have an audio-visual version. A translation service is also available upon request, whilst the leaflet and video have been translated into the 6 other most common languages used by our customers. Large text or braille can be organised upon request. Definitions, stages and how they work, transition between stages and timeframes are included. A simple infographic for customers also simplifies the process and stages.
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Yes	Our Complaints, Compliments and Suggestions policy and procedure, plus customer leaflet and video all support this.
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	Yes	Our Complaints, Compliments and Suggestions policy (2.9) and procedure support this.
3.7	Landlords must provide residents with information on their	Yes	Our Complaints, Compliments and Suggestions policy and

	right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.		procedure support this and outline all the ways we do this, such as on our website, in customer complaint materials and our letter templates.
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Section 4 - Complaint handling staff

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Yes	From May 2025 we have the Feedback Team who are responsible for complaint handling, in partnership with operational leads. This team is led by a Customer Feedback Manager who oversees complaints – we consider they are our complaints officer. We provide quarterly reporting into our Customer Committee, which includes board members who are delegated to focus on customer activity. We also provide the Board an annual update on the prior year's performance
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly	Yes	Our Customer Feedback Manager and Case Handlers work independently. As our Feedback team work in partnership with suitably senior colleagues in service areas, they have access to quick resolution, and the authority is made clear at each stage of the complaint.
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively.	Yes	We have established a culture of learning from complaints, and we also have a role dedicated to Complaint Learning, Customer Experience Improvement Lead. The responsibilities of all colleagues are outlined in our procedure. Colleagues involved in complaints are briefed and trained and have access to more training on our Learning Management System.

Section 5: The Complaint Handling Process

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. We have a 2-stage process.

	causes unnecessary confusion		
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. We have a 2-stage process.
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. We have one 2-stage process.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. Our acknowledgement and response letter templates include a Complaint summary. If this is unclear, we seek further clarification.
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this, as do our letter templates.
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this and outlines the various role of colleagues which are involved in complaints. Supporting the best practice outlined here.
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010.	Yes	Our Complaints, Compliments and Suggestions policy and procedure have dedicated sections to Equality and Diversity (7.0).

	Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.		To support the individual assessment of a customer's needs, it also presents a non-exhaustive list of reasonable adjustment options which could be considered. Ongoing adjustments are recorded and managed in our CRM and flagged to our complaint system. Whilst adjustments for the complaint alone are recorded in our complaint system.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Yes	Our Complaints, Compliments and Suggestions policy (2.19) and procedure cover refusals, which comply with the code. If we were to refuse to escalate, we would explain in writing, including guidance on next steps.
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Yes	All complaint information is recorded in one place on our complaint system.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	We have an Unacceptable Customer Behaviour policy and colleague procedure which supports this.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Yes	We have an Unacceptable Customer Behaviour policy and colleague procedure which supports this.

Section 6: Complaints Stages

Stage 1

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. We have a triage process which identifies which complaints could be responded to sooner.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received.</u>	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.3	Landlords must issue a full response to stage 1 complaints within <u>10 working days</u> of the complaint being acknowledged.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	Our Complaints, Compliments and Suggestions policy and procedure and letter templates support this.
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.

6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	Our Complaints, Compliments and Suggestions policy and procedure and letter templates support this.

Stage 2

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	Our Complaints, Compliments and Suggestions policy (2.31) and procedure support this.
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response	Yes	Our Complaints, Compliments and Suggestions policy (2.38) and procedure support this. We may ask for clarification, but if this is not forthcoming, we complete the response on the available information.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.14	Landlords must issue a final response to the stage 2 <u>within</u>	Yes	Our Complaints, Compliments and Suggestions policy and

	20 working days of the complaint being acknowledged.		procedure support this.
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	Our Complaints, Compliments and Suggestions policy and procedure and letter templates support this.
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	Our Complaints, Compliments and Suggestions policy and procedure and letter templates support this.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.

Section 7: Putting things right

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices.	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Our Complaints, Compliments and Suggestions policy and procedure, plus our Compensation and Goodwill Policy support this.
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion	Yes	Our Complaints, Compliments and Suggestions policy and procedure support this. Further actions in our internal complaint system stores this.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Our Complaints, Compliments and Suggestions policy and procedure, plus our Compensation and Goodwill Policy support this.

Section 8: Self-Assessment

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include	Yes	An annual report is shared with our Board. This includes: • data on complaints as listed, including those refused • customer insight on the complaint service • details on all cases heard by the Ombudsman • complaint learning activity and findings • any audit or risk activity relating to the complaints service • an update on initiatives and progress

	a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.		the annual self-assessment
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes	This is understood.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	This is understood.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	This is understood.
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website. Landlords must provide a timescale for returning to compliance with the Code.	Yes	This is understood.

Section 9: Scrutiny & oversight: continuous learning and improvement.

Code section	Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	We capture learnings within cases and apply learnings where this could improve the service.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	Our Group Customer Committee, which includes board members, customers and Karbon leaders, is delegated to oversee our complaints performance. The chair of this committee, as a board member takes lead responsibility for overseeing our complaint's approach, performance and culture. Our vision, values and

			behaviours are well communicated to colleagues and embedded in our culture. Our behaviours include those specific to how we interact with our customers.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Yes	We publish complaint learnings on our website and intranet. We also share more periodically through our customer magazine and annual report. A quarterly report is provided to our Resident Committee, and our Group Customer Committee and leadership teams.
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	The Head of Customer Relations leads on the delivery of our customer complaints service and the Feedback Team report into them. The Head of Customer Experience is responsible for leading the role dedicated to complaint Learning.
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	Yes	Our Group Customer Committee, which includes board members, customers and Karbon leaders, is delegated to oversee our complaints performance. The chair of this committee, as a board member takes lead responsibility for overseeing our complaint's approach, performance and culture as our board member MRC. We have also appointed the Executive Director of Customer Service as an Executive MRC.
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.	Yes	Both the Board and Executive MRC receive the quarterly reporting and regular information on our complaint handling performance.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes	We provide quarterly reporting into our MRCs and Group Customer Committee, which includes board member who are delegated to focus on customer activity. An annual report is also given this group and to Board. This includes: • statistical data on complaints as listed • customer insight, including satisfaction with complaints • details on cases heard by the Ombudsman • Ombudsman activity includes Code changes • any self-assessment against the code • complaint learning activity and findings • any audit or risk activity relating to the complaints service

			an update on initiatives and progress Furthermore, we have an Ombudsman case KPI which is reported to Leaders monthly and the Board quarterly. The quarterly and annual reporting is also shared with Resident Committee for scrutiny and challenge.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: - have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; - take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and - act within the professional standards for engaging with complaints as set by any relevant professional body	Yes	Our vision, values and behaviours are well communicated to colleagues and embedded in our culture through communication and leadership. Our behaviours include those specific to how we interact with our customers. Our Complaints, Compliments and Suggestions Procedure also states the roles of all colleagues involved in complaints, thereby clarifying their objectives in relation to complaint handling.