STUDENT FINANCE ENGLAND
COMPLAINTS & APPEALS

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Introduction

- John Wilde, Formal Appeals

- Bev Smith, Customer Relations
Complaints vs. Appeals

• What is an appeal?

A formal request to review a decision on eligibility or entitlement that SFE has made based on interpretation of the law.

• What is a complaint?

An expression of dissatisfaction regarding the level of service received.
Complaints vs. Appeals…….Neither?

• Where a student is content with the service they have received and accepts an assessment decision but believes the Regulations as they apply to them are unfair, unjust or legally flawed.

• In these circumstances, any challenge regarding the intention of the Regulations should be raised (often via their MP in the first instance) with the Department for Business Innovation and Skills.
# Registered Complaints Comparison

<table>
<thead>
<tr>
<th>Complaints Received</th>
<th>2010/11</th>
<th>2011/12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total complaints registered:</td>
<td>5648</td>
<td>6477</td>
</tr>
<tr>
<td>Total Parliamentary letters:</td>
<td>1096</td>
<td>1040</td>
</tr>
<tr>
<td>Assessor cases reviewed:</td>
<td>14</td>
<td>49</td>
</tr>
</tbody>
</table>

## Top 2 Trends

<table>
<thead>
<tr>
<th></th>
<th>2010/2011</th>
<th>2011/12</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPU: Evidence issues</td>
<td>CPU: Evidence issues</td>
<td></td>
</tr>
<tr>
<td>ICR: Various issues</td>
<td>ICR: Various issues</td>
<td></td>
</tr>
</tbody>
</table>
## Customer Relations Duties

<table>
<thead>
<tr>
<th>Customer Relations deal with:</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Registered Complaints</td>
<td>Formal complaints which are processed in line with the corporate complaints handling policy</td>
</tr>
<tr>
<td>Parliamentary</td>
<td>MP and their caseworkers/researchers issues, queries and complaints</td>
</tr>
<tr>
<td>Assessor case preparation</td>
<td>Preparation and administration of final stage cases for independent review by BIS appointed Independent Assessors</td>
</tr>
<tr>
<td>CEO cases</td>
<td>Response drafted for CEO by appointed complaints staff to ensure awareness of issues.</td>
</tr>
</tbody>
</table>
Complaint Handling Measures

• To respond to complaints within 15 days of receipt at SLC
• Parliamentary responses issued within 5 working days
• BIS contribution within 5 working days.
• CEO cases within 15 days of receipt at SLC
Categories

From May 2012 we updated our Complaints Database. This allowed Individual Complaints to be categorised into three reasons rather than one, a Primary Reason, Secondary Reason and Tertiary Reason. New categorisations were also introduced to allow for a better recording and analysis of complaint reasons.

- Categories and trends recorded for insight, cause and avoidance of repeat.

- Categories are evaluated every month for the scorecard report and bimonthly within the complaints summary report which is distributed to all operational areas and the executive.

- Deep dive analysis carried out monthly so that trends and issues can be brought to the attention of the Heads of Service via a monthly meeting so that matters can be discussed. Action points taken and escalated to resolve and avoid a repeat scenario.
Complaints – how and where?

• By email – customer_complaints@slc.co.uk

• In writing to: Customer Relations,
  Student Loans Company,
  100 Bothwell Street,
  Glasgow,
  G2 7JD

• By telephone – 0845 073 8908

• www.gov.uk/contact-student-finance-england - Help and advice/how to apply
Appeals - Stages

3 Stages of appeal following initial assessment

- Stage 1 - internal SFE, undertaken by the Formal Appeals team
- Stage 2 - internal SFE, response via Head of Service or above
- Stage 3 - external independent assessor
Appeals - Stage 1

The application is reviewed against the assessment decision based on the evidence on the account and with respect to any specifically appealed point. Where relevant, additional evidence may be requested.

Clarification is provided where necessary to explain how Regulations have been applied.

Assessment decision either upheld or overturned.
Appeals - Stage 2

Both the initial assessment and Stage 1 appeal are considered based upon all available evidence received to date. Any new points raised are addressed specifically or existing elements clarified further. Where relevant, additional evidence may be requested.

A detailed response is provided to explain how the Regulations have been applied.

Assessment decision either upheld or overturned.
Appeals - Stage 3

The case and supporting evidence are passed to an Independent Assessor working to terms and conditions agreed with the Department of Business, Innovation and Skills. The assessor will correspond directly with the appellant and/or SFE if required.

A detailed report is provided directly to the appellant.

Assessment decision either upheld or overturned and recommendations may also be made.
Appeals - Stage 3 decision – Secretary of State

The Independent Assessors work to Terms of Reference agreed by the Secretary of State for the Department for Business Innovation and Skills.

They have no legal power to overturn SFE decisions and their recommendations are not binding.

Nevertheless, SFE are obliged to act on the recommendations made by the Independent Assessor unless otherwise instructed by the Secretary of State.
Applications received and assessed. Student unhappy with service or wants to challenge decision.

Case reviewed and decision issued by Appeals / Customer Relations team – within 15 working days.

Case reviewed and decision issued by Head of Service or above – within 15 working days.

Case prepared and sent to the Independent Assessor who issues report directly to student and SFE - within 28 calendar days.

SFE accept any recommendations made by the Independent Assessor unless instructed otherwise by the Secretary of State, BIS.
Appeals – how?

- By email – formal_appeals@slc.co.uk

- In writing to:
  Formal Appeals,
  Memphis Building,
  Lingfield Point,
  P.O. Box 226,
  Darlington
  DL1 9GA

- either by letter or completing the appropriate form.

- www.gov.uk/contact-student-finance-england Help and advice /how to apply
Appeals - Statistics: January 2012 – December 2012

- Around 3.0% of appeals were not resolved within SLC and were transferred to the independent assessor at Stage 3.

- Over 92% of appeals are resolved at Stage 1 with over 60% of the remainder being resolved at Stage 2.

- Appeals accounted for around 0.2% of the applications received.
Appeals & Complaints – driving change

- Both the appeals and complaints procedures feed back to the relevant business areas and contribute to changes in service delivery and processes.

- The Independent Assessor reports provide opportunity for the same from an external third-party viewpoint.

- Several appeal cases have resulted in regulatory change.
Contact details

- Customer Relations: customer_complaints@slc.co.uk
- Formal Appeals email: formal_appeals@slc.co.uk
- Practitioner Helpline: 0845 602 0583
- Student Support Helpline: 0845 300 5090
- Practitioner Support e-mail: ssin_queries@slc.co.uk
- ALF e-mail: alf_queries@slc.co.uk
- Specific Designation of courses at private institutions: designation_queries@slc.co.uk
- Practitioner website: http://practitioners.studentfinanceengland.co.uk
- Student Website: www.gov.uk/contact-student-finance-england
- Ordering publications: 0800 731 9133
QUESTIONS?