



COMPLAINTS HANDLING PROCEDURE (CHP)

Total Property Factoring & Management Ltd
Company No: SC875809

1. Purpose of This Procedure

Total Property Factoring & Management Ltd (“TPFM”, “we”, “us”) is committed to providing a high standard of service. This Complaints Handling Procedure sets out how complaints are:

- Made
- Investigated
- Responded to
- Escalated

This procedure complies with:

- Property Factors (Scotland) Act 2011
- Property Factor Code of Conduct
- SPSO Complaints Handling Principles

2. What Is a Complaint?

A complaint is an expression of dissatisfaction about:

- The standard of service provided
- Failure to provide a service
- Delay, error, or lack of communication
- How a decision has been made or applied

This excludes:

- Routine service requests
- Insurance claims
- Disputes between owners





These are handled through normal service channels.

3. How to Make a Complaint

Complaints must be made **in writing** to ensure clarity and proper investigation.

Complaints can be submitted by:

- **Email**
- **Resident portal** (where available)

The complaint should include:

- Property address
- Description of the issue
- Relevant dates
- Desired outcome (if known)

4. Stage 1 – Internal Resolution

4.1 Acknowledgement

- Complaints are acknowledged within **3 working days**

4.2 Investigation

- The complaint is reviewed by the **operational team**
- Relevant records and actions are assessed

4.3 Response

- A written response is issued within **10 working days**
- The response will:
 - Address each issue raised
 - Explain actions taken or proposed
 - Confirm whether the complaint is upheld or not

If the complainant is satisfied, the complaint is closed.





5. Stage 2 – Senior Review

If the complainant remains dissatisfied, they may request escalation to Stage 2.

5.1 Review

- The complaint is reviewed by a **Company Director**
- The review is independent of Stage 1 handling

5.2 Response

- A written outcome is provided within **10 working days**
- The response will:
 - Confirm findings
 - Set out any remedial action
 - Explain the final internal position

6. Stage 3 – External Escalation

If the complainant remains dissatisfied following Stage 2, they may refer the matter to:

****First-tier Tribunal for Scotland**

(Housing & Property Chamber)**

The Tribunal considers whether the factor has failed to comply with:

- The Property Factor Code of Conduct
- Duties under the Property Factors (Scotland) Act 2011

TPFM will cooperate fully with any Tribunal process.

7. Timescale Extensions

If a response cannot be provided within the stated timescales due to complexity:

- The complainant will be informed
- A revised response date will be provided





8. Record Keeping

- All complaints are logged and retained securely
- Records include:
 - Complaint details
 - Correspondence
 - Decisions and actions taken
- Complaint records are retained in line with data protection requirements

9. Learning & Improvement

TPFM uses complaints to:

- Identify service improvements
- Review procedures
- Improve communication and delivery

Trends are reviewed periodically by senior management.

10. Review of This Procedure

- This procedure is reviewed **annually**
- Updated where legislation or guidance changes
- The current version is available on request

