



How to make a complaint



November 2023

At the Student Loans Company (SLC) we always try to get things right first time. However, sometimes things can go wrong, and you may not be happy with our service. If so, let us know and we'll do all we can to put it right. Queries can often be settled quickly and easily by phoning us and speaking to one of our customer advisors.

What is a complaint?

The definition of a complaint is very broad and relates to any expression of dissatisfaction about an action we have taken, or not taken, or about the standard of service we have provided.

A complaint may involve more than one aspect of our service including issues like:

- lack of information
- speed of response
- treatment or attitude of a member of our staff
- our failure to follow proper administrative processes
- an error made by us in the processing and administration of your student finance application or the repayment of your student loans

What is not a complaint?

There are also questions and concerns that customers raise with us that we cannot deal with through our complaints handling procedure. The main reason for this is that they will relate to student finance policy which is the responsibility of the UK Government and the Devolved Administrations of Scotland, Wales and Northern Ireland.

Typically, these include:

- a disagreement about a student funding decision – you may be able to appeal this decision.
- any general enquiry about making and managing a student finance application, for example changing personal details or making a balance enquiry
- a request for information or an explanation of policy or practice
- freedom of Information or Data Protection requests

Who can make a complaint?

Anyone can make a complaint.

We understand there may be reasons why a student or repayer is unable or reluctant to make a complaint. In such a case we will accept complaints made on their behalf by friends, relatives or other representatives.

IMPORTANT: SLC can accept complaints from third parties if the customer (student or repayer) has given them permission to do so on their behalf. If you are acting on behalf of a student or repayer, be aware that we will not provide you with information we hold about a student unless we know that the student has given their consent. This can be done via SLC's own 'consent to share' process.

Complaints should be made to us as soon as possible after the events being complained about, or you became aware of it.

If a complaint is made to us more than 12 months after an event, or when you could reasonably have been expected to know about it, we'll only consider it if:

- we believe there were good reasons for not making the complaint within the 12 months
- it is still possible to properly consider the complaint.

If we don't accept your complaint, we'll write to you to explain why.

How to make a complaint

If you've already spoken to one of our advisors and been unable to resolve your issue, you can register a complaint in any of the following ways:

- By telephone: 0300 100 0601 – this is a dedicated complaints telephone number. Please note that to help us maintain security and quality of service, your call may be recorded or monitored.
- By email: customer_complaints@slc.co.uk – You should include your Customer Reference Number (CRN) in the email subject header.
- By writing to: Customer Relations Unit, Student Loans Company, 10 Clyde Place, Glasgow, G5 8DF

IMPORTANT: For security reasons, do not include bank details in any emails you send.

Information you need to include in your complaint

To help us deal with your complaint quickly please give us as much information as possible as this will help us to understand the issue and gather all the relevant information quickly.

You should include:

- your Customer Reference Number (CRN)
- your date of birth
- your full name and address (this should be the same as the one we hold in our systems for you)
- details of what happened and when – include everything you want us to consider or investigate
- what you think we should do to put it right
- a contact number and a convenient time to call you

By providing these details this will allow us to deal with your complaint as quickly as possible.

Our Commitment to you

We aim to fully investigate and resolve all complaints in our first response.

We will be in touch to acknowledge your complaint within 5 working days of receiving it. It will then be assigned to one of our dedicated Customer Relations Officers to investigate and you can expect a comprehensive response within 20 working days from receipt of your complaint.

We aim to complete all complaints within these timescales. Sometime a complaint can be very complex and we may need to extend the time beyond 20 days to enable us to fully address and respond the complaint. If this is the case, we will be in touch with you and promise to keep you informed of progress with the investigation, the reasons for the delay, and any new deadline.

What to do if you're not satisfied?

If you remain dissatisfied with our response to your complaint, you can ask for it to be escalated to an Independent Assessor by replying to the Customer Relations Officer who has been dealing with your case.

Independent Assessors (IAs) are appointed by Ministers and are not employed by SLC. The IAs conduct an 'impartial review' of your appeal/complaint but have no legal powers to overturn correctly made decisions. The IAs may make recommendations which SLC will implement unless instructed not to do so by Ministers.

The independent review concludes the complaints process. If you remain dissatisfied following the independent review you may wish to seek legal advice on what options are available to you. This may include referring your concerns to the relevant Ombudsman.

Ombudsman Contact Details

If you applied to Student Finance England or local authorities in England:

Parliamentary and Health Service
Ombudsman
Millbank Tower
Millbank
SW1P 4QP

Web: www.ombudsman.org.uk

Email:

phso.enquiries@ombudsman.org.uk

Phone: **0345 015 4033**

If you applied to Student Finance Wales or local authorities in Wales:

Public Services Ombudsman
for Wales
1 Ffordd yr Hen Gae
Pencoed
CF35 5LJ

Web: www.ombudsman.wales

Email:

ask@ombudsman-wales.org.uk

Phone: **0300 790 0203**

If you applied to the Education Authority:

The Northern Ireland Ombudsman
Freepost BEL 1478
Belfast
BT1 6BR

Web: www.nipso.org.uk

Email: nipso@nipso.org.uk

Phone: **0800 343 424**

If you applied to Student Awards Agency Scotland (SAAS):

The Scottish Public Services
Ombudsman
Freepost EH641
Edinburgh
EH3 OBR

Web:

www.spsso.org.uk/contact-us

Phone: **0800 377 7330**