

Complaints Monitoring Report

Financial Services

Quarter 3 2025-26 – October to December 2025

Total Complaints Received and Total Complaints Closed					
NUMBER OF COMPLAINTS	2024/25 Q3	2024/25 Q4	2025/26 Q1	2025/26 Q2	2025/26 Q3
Total number of complaints received	1	7	13	5	5
Total number of complaints closed	4	6	14	6	5
The numbers of received and closed complaints may differ because some closed complaints have been received in the previous quarters, or some received complaints have not been closed within the reporting quarter.					

Complaints closed at Frontline and Investigative Stages as a percentage of all complaints closed										
NUMBER AND PERCENTAGE CLOSED	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of complaints closed - Frontline	2	50%	4	67%	10	72%	1	17%	3	60%
Number of complaints closed - Investigative	2	50%	2	33%	3	21%	4	66%	2	40%
Number of complaints closed - Escalated	0	0%	0	0%	1	7%	1	17%	0	0%

Number of Frontline Complaints upheld/partially upheld/not upheld/closed as resolution, as a percentage of complaints closed at each stage										
FRONTLINE	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of Frontline complaints upheld	1	50%	1	25%	2	20%	1	100%	1	33%
Number of Frontline complaints partially upheld	0	0%	0	0%	3	30%	0	0%	0	0%
Number of Frontline complaints not upheld	1	50%	3	75%	5	50%	0	0%	2	67%
Number of Frontline complaints resolution	0	0%	0	0%	0	0%	0	0%	0	0%

Number of Investigative Complaints upheld/partially upheld/not upheld/closed as resolution, as a percentage of complaints closed at each stage										
INVESTIGATIVE	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of Investigative complaints upheld	0	0%	0	0%	0	0%	0	0%	0	0%
Number of Investigative complaints partially upheld	2	100%	0	0%	1	33%	0	0%	1	50%
Number of Investigative complaints not upheld	0	0%	2	100%	2	67%	4	100%	1	50%
Number of Investigative complaints resolution	0	0%	0	0%	0	0%	0	0%	0	0%

Number of Escalated Complaints upheld/partially upheld/not upheld/closed as resolution, as a percentage of complaints closed at each stage										
ESCALATED	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of Escalated complaints upheld	0	0%	0	0%	0	0%	0	0%	0	0%
Number of Escalated complaints partially upheld	0	0%	0	0%	0	0%	0	0%	0	0%
Number of Escalated complaints not upheld	0	0%	0	0%	1	100%	1	100%	0	0%
Number of Escalated complaints resolution	0	0%	0	0%	0	0%	0	0%	0	0%

The average time in working days for a full response to complaints at each stage					
RESPONSE TIME	2024/25 Q3	2024/25 Q4	2025/26 Q1	2025/26 Q2	2025/26 Q3
Average time in working days for a full response - Frontline	4.00	5.00	5.00	5.00	6.00
Average time in working days for a full response - Investigative	24.50	20.00	24.67	22.00	14.00
Average time in working days for a full response - Escalated	N/A	N/A	20	16.7	N/A

Number and percentage of complaints at each stage which were closed in full within the set timescales of 5 and 20 working days										
MEETING TARGET TIMESCALES	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of complaints closed within 5 working days - Frontline	2	100%	3	75%	8	80%	1	100%	1	33%
Number of complaints closed within 20 working days - Investigative	1	50%	1	50%	1	33%	1	25%	2	100%
Number of complaints closed within 20 working days - Escalated	N/A	N/A	N/A	N/A	1	100%	0	0%	N/A	N/A

Number and percentage of complaints at each stage where an extension to the 5 or 20 working day timeline has been authorised										
EXTENSIONS	2024/25 Q3		2024/25 Q4		2025/26 Q1		2025/26 Q2		2025/26 Q3	
	number	%	number	%	number	%	number	%	number	%
Number of complaints with an extension – Frontline	0	0%	0	0%	0	0%	0	0%	0	0%
Number of complaints with an extension – Investigative or Escalated Investigative	0	0%	0	0%	0	0%	1	20%	0	0%

Q3 UPHELD OR PARTIALLY UPHELD COMPLAINTS										
Complaint ID	Frontline = 1 Investigative = 2	Complaint Type	Investigating Officer	Decision	Reinforcement	Revision	Reimbursement	Redress	Decision Note	Learning Outcome
101003874095	1	Process/Procedure	Daniel Littlewood	Upheld		Revision			Error in processing Fit Life invoice which resulted in credit note being issued in error. Customer did not receive advice when querying this.	Customer care is to be highlighted to the Payments team.
101003869259	2	Council Tax	Gillian Fraser	Partially Upheld		Revision			Correct recovery procedures followed, civil claim is not a reason to withhold Council Tax payment but Sheriff Officers have confirmed they contacted customer by telephone and for this they have apologised.	Sheriff Officers have indicated that telephone numbers have now been removed from their systems.