



Unit title	Identify and Process Customer Complaints in the Financial Services Sector
SQA code	J5VG 47
SCQF level	7
SCQF credit points	8

History of changes

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Version number	Date	Description

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Unit template: October 2021

SSC code:	CSFSS3			
Learning outcomes	Assessment criteria			
Unit purpose (aims)				
The aim of this unit is for learners to demonstrate they can identify and log complaints on behalf of customers and follow organisational complaint handling procedures to achieve fair customer outcomes.				
The learner will		The learner can		
1	Recognise when a query or problem is a complaint	1.1	Identify customer complaints.	
		1.2	Explain the regulatory definition of a complaint in the financial services sector.	
		1.3	Use appropriate questioning techniques to confirm with the customer that their query is a complaint.	
2	Process customer complaints in line with organisational procedures	2.1	Explain the organisations procedures for logging complaints.	
		2.2	Log details of complaints or dissatisfactions on business system.	
		2.3	Explain the organisations agreed timescales for resolving complaints and reporting back to customers.	
		2.4	Make customers aware of the timescales for processing complaints.	
		2.5	Explain the procedures for investigating complaints.	
		2.6	Use appropriate questioning techniques to establish the facts.	
		2.7	Identify the type of complaints they have the authority to deal with.	
		2.8	Process customer complaints within their authority.	
		2.9	Escalate complaints out with your authority to others in line with organisational procedures.	
3	Communicate with customers effectively during the complaints process	3.1	Reassure customers while their complaints or dissatisfactions are being resolved.	
		3.2	Explain the role of the financial ombudsman in settling unresolved complaints.	
		3.3	Keep customers informed of the actions being taken to resolve complaints or dissatisfactions and how information is recorded.	
		3.4	Negotiate a solution to a complaint that is acceptable to both the customer and the organisation within the level of authority in their role.	
		3.5	Obtain feedback from customers on action taken to resolve complaints using the appropriate techniques.	
		3.6	Inform the relevant people of the steps taken to resolve complaints.	
Meta-skills				
Across this unit there are opportunities to develop and apply a range of meta-skills. An indicative range of these skills are highlighted in the following table:				
Self-management	focusing*	integrity*	adapting*	initiative*
Social intelligence	communicating*	feeling*	collaborating*	leading

Innovation	curiosity*	creativity	sense-making*	critical thinking*
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Assessment (evidence) requirements

This unit is designed to recognise competence in aspects of delivery of customer service in the Financial Services sector. It therefore requires that the learner is engaged in a customer service role within the Financial Services sector and that assessment evidence is generated in the workplace.

Simulation may be undertaken only when the learner is unable to provide sufficient evidence of workplace performance to complete the unit and/or where there is a potential risk to the learner or others. This may arise from considerations of safety, legislation, regulation, contingency or cost. Not all learners working in Financial Services will experience the complaints process end-to-end, for example in organisations where complaint handling is managed as a specialist function. Even in these circumstances, all learners in a customer service role would expect to hear and record complaints over a period of time and to escalate these for resolution, and some learners may also be able to secure a temporary placement in a complaints handling team. Where this is not the case any use of simulation to provide performance evidence (and support assessment) should be agreed in advance by the assessor and learner at the assessment planning stage. Those involved in the assessment process must be satisfied that the use of simulation does not compromise the rigour and integrity of assessment. Where simulation is used to generate evidence of competence, this should not be used as the sole source of evidence for the unit. Other sources and types of evidence will need to be generated to corroborate the evidence derived from simulation. In all cases, simulation must take place in a Realistic Work Environment (RWE) which re-creates the environment, equipment and time pressures found in a typical work environment.

Guidance on instruments of assessment

This unit forms part of the **Customer Service in the Financial Services Sector at SCQF level 6** qualification. It is recommended that learners undertaking this qualification develop a portfolio of work to evidence their competence that includes:

- ◆ direct observation
- ◆ expert witness testimony
- ◆ product evidence
- ◆ regular reflective practice supported by professional discussion.

A key aspect of this qualification is the expectation that learners develop meta-skills and that they become aware of the importance of these skills – both in the provision of effective customer service, and for their personal and career development.

To support this, each unit in this qualification signposts meta-skills that are likely to be required or demonstrated in order to meet the outcomes, and each unit also requires that learners reflect on the skills, including meta-skills, that they have developed or demonstrated through achieving the unit.

Holistic approaches to assessment are encouraged so that larger pieces of work are used to evidence a number of learning outcomes rather than a piecemeal process of finding separate evidence for each outcome or assessment criteria. As an example, the “Support Continuous Improvement in the Financial Services Sector” (unit J5VJ 46) is an activity which is often undertaken by cross team project groups and which is likely to provide assessment evidence both for other units (eg unit J5VH 46 — “Develop Professional

Relationships Through Collaboration to meet Customer Needs and Business Objectives” and for meta-skills as skills such as collaboration, leadership, communication, sense-making and creativity are all likely to contribute to effective improvement.

It is unlikely however that performance evidence alone will provide complete evidence of competence in this unit. In particular, where the learner’s knowledge and understanding is not apparent from performance evidence, it must be assessed by other methods and be supported by suitable evidence. Knowledge and understanding can be demonstrated in a number of different ways, but it is suggested that the most appropriate methods for this unit are oral questioning, professional discussion and reflective accounts. Assessors should ask enough questions to be able to determine that the learner has an appropriate level of knowledge and understanding as required by the unit(s).

SQA’s Guide to Assessment is designed to provide support for everyone who assesses for SQA qualifications. It looks at the principles of assessment, and brings together information on assessment in general as well as on best practice in assessment. The Guide to Assessment can be downloaded free from SQA’s website.

Details of the relationship between the unit and relevant national occupational standards (if appropriate)

This unit is based on the occupation profile developed for the Scottish Apprenticeship in Providing Financial Services at SCQF level 6 and aligns to the NOS INSCS001, INSCS025, INSCS026, INSCS028 developed by Instructus.