



## Just Digital Marketplace Limited Complaints Procedure

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## **Circulation List**

This Complaints Policy is a controlled document and is maintained on the server as read only and is also accessible on the company website. It is also available in other formats on request free of charge. The Chief Operating Officer will ensure that all amendments are circulated, and obsolete copies removed or deleted and filed. Hard copies used for training and internal auditing are controlled and distributed as follows.

### **Copy No. Holder**

1 Chief Operating Officer

## **Amendment History**

This document is reviewed periodically, at least annually, and is retained for as long as necessary. Amendments and revisions are distributed to the named holders. The history of amendments and the issue of revisions are recorded below.

<b>Date</b>	<b>Amend. No.</b>	<b>Page No.</b>	<b>New Issue No.</b>	<b>Reason for Change</b>	<b>Authorised By</b>
24/03/2020	-	All	1	Initial release.	NG
14/05/2020	1	All	2	Timeline Review	NG
14/05/2021	2	All	3	Annual review	NG
14/05/2022	3	All	4	Annual review	CB
14/05/2023	4	All	5	Annual review	CB
07/04/2025	5	All	6	Amends in line with ECB updates	

Copies of this document other than those listed above will not be revised; such copies will be marked as **UNCONTROLLED**.

## **Our Complaints Procedure**

Just Digital Marketplace ('the company') will consider complaints in relation to any aspect of the services provided by the company, including any enforcement or non-enforcement action that is undertaken, (either by the company or, where the company acts for a creditor, a third party the company has engaged to provide services on your behalf;) although the company can only respond to complaints about enforcement action made in respect of certain types of debt.

It is therefore important to review Sections 1 and 2 below, before taking the steps to complete the complaints procedure set out in Section 3.

Complaints are welcome and will be taken seriously. Where possible, complaints will be resolved at the earliest opportunity and used as a tool to improve services going forward.

When reviewing your complaint, the company will listen to you and treat you fairly. Your complaint will be dealt with honestly and proportionately and the fact that you have complained will not have a negative impact on your interaction with the company and/or the relevant enforcement agent.

The company will maintain accurate records on complaints and complaint outcomes that can be reviewed and audited. By reviewing complaint outcomes, the company is able to identify trends or issues and areas for improvement. The company will share relevant learning with staff and contractors to ensure that improvements are embedded and maintain processes for monitoring compliance with the improvements that have been identified.

Further information, support and guidance can be found at the Enforcement Conduct Board's (**ECB**) website at <https://enforcementconductboard.org/how-to-complain/>.

### **Section 1: Considerations for Debtors and Creditors if you are a Debtor**

It will greatly assist the company in reviewing your complaint if you can provide as much information as possible. If you can put together that information before starting the complaints process, it may allow the company to deal with your complaint more quickly.

#### **If you are a Creditor**

Before making any complaint, the company invites you to check the terms and conditions of the contract you have with the company in the first instance, to clarify that this complaints procedure is the agreed process for raising a complaint in respect of the company's services.

#### **If you are a third party representing a Debtor or Creditor**

The company will require evidence of written authorisation from the debtor or creditor for you to make the complaint on their behalf. Any personal data that we collect from you as part of your communications with us will be processed in accordance with our privacy notice, which can be found on our website (<https://www.justdebt.co.uk/privacy-policy>).

### **Section 2: What complaints are not covered by this Complaints Procedure?**

Unfortunately, the company cannot deal with any complaints arising from any enforcement action taken in respect of a debt which originates from a local authority or Transport for London (TfL). This might be for debts which include non-payment of council tax; non-payment of non-domestic rates; non-payment of congestion charges and/or road traffic penalty charge notices. Complaints about that must be sent to the relevant local authority or TfL directly and in accordance with their complaint procedures.

In the event that you are dissatisfied with how either the local authority or TfL deals with your complaint, you may request an independent investigation into your complaint by the Local Government and Social Care Ombudsman (LGO) (<https://www.lgo.org.uk/make-a-complaint>).

## **Section 3: How can you make a complaint?**

### **Stage 1: Complete a complaint form**

Complaints can be made in any correspondence but there is also an option to submit your complaint via the online complaint form on the company's website at [LINK]. The complaint form will ask you to select a complaint category and provide full details of the complaint (your **Complaint**). If you have submitted your Complaint and then wish to add further information and/or documents in support, you can email our complaints mailbox at [complaints@justdebt.co.uk](mailto:complaints@justdebt.co.uk)

The Complaint categories are as follows:

#### **For Debtors**

- Conduct of the Just Enforcement Provider (the Enforcement Agent)
- Conduct of the Just Collections Partner (the Collections Operative)
- Alleged breached of rules and regulations.
- Dispute in relation to fees charged.
- Complaint in relation to the process followed.

#### **For Creditors**

- Poor Communication
- Conduct of the Just Enforcement Provider (the Enforcement Agent)
- Conduct of the Just Collections Partner (the Collections Operative)
- Alleged Breach of rules and regulations
- Dispute in relation to fees charged.
- Delay in remittance of funds.
- Complaint in relation to the process followed.
- Contractual performance

### **Other ways of making your Complaint**

If you are not able to submit your Complaint via the company's website and wish to do so by post, please contact the company using [complaints@justdebt.co.uk](mailto:complaints@justdebt.co.uk) or on 020 3848 9060 and the company will send a complaints form to you for completion with details of where to return it. Alternatively, if you would prefer to print off and complete the complaints form from the company's website, please post it to:

The Poynt, 45 Wollaton Street, Nottingham NG1 5FW

If you are unable to provide details of your complaint in writing or have difficulty in doing so, please contact the company by telephone on 020 3848 9060 and we will arrange a time for a member of the team to contact you to record your Complaint over the telephone. You will be listened to and full details about your Complaint will be taken.

In any communication with us regarding your Complaint, please quote any reference numbers we have given you relating to your matter so the company can identify your matter as easily as possible.

### **Stage 2: Time for making your Complaint**

It is company policy to only accept complaints made within 12 calendar months of the date of the event giving rise to that complaint. If your Complaint is submitted after that 12-month period has expired, the decision to review your Complaint will be subject to the company's sole discretion and may be rejected.

### Stage 3: How we will respond to your Complaint

- Once your complaint form has been submitted, you will receive an automated acknowledgement via your preferred communication method, confirming if the company is able to investigate your complaint or not. If the company is able to investigate, this acknowledgment will then set out the name and contact details of who will consider and respond to your complaint, ask you to confirm you have submitted all the evidence in support of your complaint, and when a full response to your Complaint can be expected, including the consideration time for it to be investigated.
- We will then investigate your complaint in two stages: the informal stage and the formal stage.
  - Informal Stage: We will investigate your complaint and send a written summary to you within 5 working days, setting out your complaint, the action that has agreed to be taken to resolve the complaint and a timeline for when that will be completed, the explanation provided for the events that led to the complaint and, if necessary the next stage in the complaints process. The company may also advise you if the company thinks you might benefit from legal advice about the subject matter of your Complaint and whether, in those circumstances, the company considers that the subject matter of your Complaint may be better dealt with as a claim through the court process.
  - Formal Stage: If the company cannot resolve your complaint in the informal stage, because your complaint deals with more than one issue or complex issues have been raised, the complaints process will move to the formal stage. This formal investigation will be undertaken by an independent and senior member of staff and should be concluded in 20 working days, unless due to exceptional circumstances, a longer period is required to investigate the complaint appropriately. If the 20-working day timeframe cannot be met, the company will update you as soon as possible and make arrangements with you for regular and meaningful updates. If the complaint has not yet been resolved after the 20-working day timeframe, you have the right to complain to the ECB.
- At each stage, the company will invite you to respond to our written summary with any further comments, before the final response is formalised. The company will provide advice on the timescale during which you are invited to respond when you are issued the initial response.
- Where the investigation shows that something has gone wrong, the company will acknowledge this and take action to put matters right. If the company has not made an error, it will still consider whether there has been an unfair outcome for you and whether action could be taken to put that right. Decisions about what action to take to remedy matters will be based on the impact the mistakes have had on you.

Remedies may include:

- a) Apologising;
- b) Providing an explanation for the action that was undertaken or the way the process works;
- c) Providing a financial remedy for financial loss;
- d) Providing a financial remedy for non-financial loss (such as removing a fee or a consolatory payment);
- e) Putting a plan in place for future communication;
- f) Reconsidering a decision;
- g) Taking action to move matters forward if there has been a delay;
- h) Amending records where they contain an error;
- i) Changing policies, procedures or practices;
- j) Providing additional training.

The company will set out the remedies it has chosen for your complaint in the decision letter.

Remedies such as payments for financial loss and consolatory payments should be issued within 10 working days of the company receiving the relevant payment method information.

Where remedies cannot be provided within 10 working days, the decision letter will let you know the timeframe for implementing them and, where appropriate, when you will next be updated on matters. You will be invited to comment on the decision letter and the proposed remedies set out in it. Once the company has received any comments from you regarding the initial response, or if the company does not receive a response, the company will finalise the decision to your Complaint. The company will endeavor to send that final response to you within 5 days of receipt of your comments or after the last day on which you were invited to comment. The final response will be provided by Chris Badger, the Principal High Court Enforcement Officer.

#### **Section 4: What if you are not happy with the final response?**

- You can request a senior management review of the final response to your Complaint. Any request should be submitted by you in writing to Chris Badger, the Principal High Court Enforcement Officer via [Chris.Badger@justdebt.co.uk](mailto:Chris.Badger@justdebt.co.uk) or by post to The Poynt, 45 Wollaton Street, NG1 5FW within 21 days of receipt of the final response, setting out why you disagree with the final response, together with any further information which may support your position.
- Once the Principal High Court Enforcement Officer receives your request, he will arrange a meeting with the company's senior management team, who will review the final response alongside your representations. The decision of the company's senior management team will be provided in writing to you within 14 days from the date on which the company receives your request for review.

#### **Section 5: What if you wish to appeal the decision?**

- If you are still unhappy with the decision of the company's senior management team, you can escalate your Complaint to one of the following:

#### **High Court Enforcement Officers Association**

<https://www.hceoa.org.uk/about-us/make-a-complaint>

Where your Complaint relates to the enforcement of a High Court Writ or the actions of our AHCEO, county court bailiff or other associated collections operative or enforcement agent.

Your Complaint should be made in writing to the following address within 12 months of the incident giving rise to that complaint;

The Complaints Officer/Secretary  
High Court Enforcement Officers Association Suite  
S31,  
Northwich Business Centre, Meadow  
Street,  
Northwich, Cheshire,  
CW9 5BF  
Email: [complaints@hceo.org.uk](mailto:complaints@hceo.org.uk)

If you are not able to make a written complaint to the HCEOA, the Complaints Officer/Secretary may be contacted by telephone on 0844 824 4575 and a written record of the complaint can be made.

**OR**

### **Civil Enforcement Association**

The professional body of which we are a member <https://www.civea.co.uk/complaints>

Where your Complaint relates to a non-High court order for debts owed to Her Majesties Courts and Tribunals Service (HMCTS), Highways England or Commercial Rent Arrears Recovery (CRAR)

Your Complaint should be made in writing to the following address: CIVEA,  
PO Box 745,  
Wakefield WF1 9RJ  
Telephone: 0844 893 3922

The Enforcement Conduct Board by following the link <https://enforcementconductboard.org/making-a-complaint/> and <https://enforcementconductboard.org/how-to-complain/> or telephoning the ECB's complaints team at 0844 893 3922.

Putting in a complaint to the ECB does not affect your rights to further pursue the complaint to the relevant Ombudsmen once the ECB has completed their consideration of it.

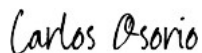
Please note you have the longer of 3 months from when you reasonably could have been aware you had a complaint or 1 month from our final response to your complaint. If you refer your complaint after this period, the ECB may not consider your complaint.

### **The company's pledge**

The company naturally hopes that you are happy with the services provided, but if you are unhappy with them for whatever reason, please contact the company accordingly. The company takes complaints very seriously and it is important that you tell the company so the company can try to put things right.

This will also help to improve the services provided in the future.

Signed,



Carlos Osorio  
CEO