

# Chartered Banker

## PROFESSIONAL BANKER DIPLOMA

### 2016 MODULE SPECIFICATION

<b>Title:</b>	<b>Complaint Handling</b>
<b>Credit Value:</b>	SCQF Level - 8 SCQF Credit Points - 10
<b>Aim:</b>	To develop an understanding of the effective management of complaints, including organisational culture, legislation and regulation, interpersonal skills and root cause analysis.
<b>Access Statement:</b>	There are no entry requirements for the module, although it is strongly recommended that the Professional Banker Certificate Is completed prior to undertaking study for the Professional Banker Diploma.
<b>Programme of study to which unit contributes</b>	<ul style="list-style-type: none"><li>• Professional Banker Diploma</li><li>• Holders of the Professional Banker Diploma may proceed to Associate Chartered Banker Diploma.</li></ul>
<b>Learning Outcomes:</b>	<b>Knowledge, Understanding and Skills</b> On successful completion of this module, students will be able to: <ol style="list-style-type: none"><li>1. understand the impact of customer complaints</li><li>2. understand the structure and key organisations in the financial services industry</li><li>3. identify the aspects of legislation and regulation which relate to complaint handling</li><li>4. understand the interpersonal skills required for the effective resolution of complaints</li><li>5. understand the root-cause analysis and the type of management information should be maintained regarding complaints</li><li>6. Understand what is meant by a culture of fair complaint handling.</li></ol>
<b>Method of Learning:</b>	Study Text with optional e-learning support.
<b>Assessment:</b>	<ul style="list-style-type: none"><li>• Two hour online examination, consisting of 100 multiple choice questions.</li></ul>

## Learning Outcomes, Assessment Criteria and Content

Learning Outcomes	Assessment Criteria	Indicative Content
<b>Introduction to Complaint Handling</b>		
1. Understand the impact of customer complaints.	1.1 Define what is meant by a complaint.  1.2 Identify the benefits that can be associated with customer complaints.  1.3 Explain the use of customer service standards in the avoidance of complaints.  1.4 Distinguish between regulated and non-regulated complaints.  1.5 Identify the impact of customer complaints on businesses.	<ul style="list-style-type: none"> <li>• Understanding of customer complaints.</li> <li>• Reasons for complaints.</li> <li>• Positive aspects of complaints.</li> <li>• The relationship between good customer service and the avoidance of complaints.</li> <li>• Regulated complaints.</li> <li>• Non-regulated complaints.</li> <li>• Understanding of the impact of complaints on business.</li> </ul>

Learning Outcomes	Assessment Criteria	Indicative Content
<b>The Structure of the Financial Services Industry</b>		
<p>2. Understand the structure and key organisations in the financial services industry.</p>	<p>2.1 Identify the key organisations in the UK financial services industry.</p> <p>2.2 Describe the role of the key organisation(s) tasked with the pursuance and regulation of customer complaints in the UK financial sector.</p> <p>2.3 Explain what is meant by Treating Customers Fairly (TCF).</p> <p>2.4 Identify the behavioral drivers of TCF.</p> <p>2.5 Outline the impact of TCF on complaint handling.</p>	<ul style="list-style-type: none"> <li>• Knowledge of the UK financial services industry organizations.</li> <li>• Understanding of the role of UK regulators.</li> <li>• Knowledge of the process for investigating customer complaints in the UK financial sector.</li> <li>• Understanding of Treating Customers Fairly (TCF).</li> </ul>

Learning Outcomes	Assessment Criteria	Indicative Content
<b>Legislation and Regulation</b>		
<p>3. Identify the aspects of legislation and regulation which relate to complaint handling.</p>	<p>3.1 Identify the rights under the Data Protection Act 1998.</p> <p>3.2 Differentiate between ‘personal data’ and ‘sensitive data’ as stipulated by the Data Protection Act 1998.</p> <p>3.3 Identify the three stages of money laundering.</p> <p>3.4 Describe the purpose of the Financial Services Compensation Scheme.</p> <p>3.5 Explain the purpose of compliance departments in financial institutions.</p>	<ul style="list-style-type: none"> <li>• Knowledge of Complaint Handling Procedures.</li> <li>• Understanding of: <ul style="list-style-type: none"> <li>○ The Data protection Act 1998</li> <li>○ Anti-Money Laundering Regulations</li> <li>○ The Financial Services Compensation Scheme</li> <li>○ The Payment Services Directive</li> <li>○ Banking Conduct of Business Sourcebook</li> <li>○ The Lending Code</li> <li>○ The Compliance Function.</li> </ul> </li> </ul>

Learning Outcomes	Assessment Criteria	Indicative Content
<b>Effective Complaint Handling</b>		
<p>4. Understand the interpersonal skills required for the effective resolution of complaints.</p>	<p>4.1 Identify the different types of questioning techniques that can be used in complaint handling.</p> <p>4.2 Define the term ‘transactional analyses’.</p> <p>4.3 Identify the four typical categories of complainers.</p> <p>4.4 Describe the different steps of the Complaints Resolution Model.</p>	<ul style="list-style-type: none"> <li>• Knowledge of : <ul style="list-style-type: none"> <li>○ Communication Techniques</li> <li>○ Rapport and relationship building</li> <li>○ Assertive behaviors</li> <li>○ Transactional Analysis</li> <li>○ The use of positive language</li> <li>○ The complaints resolution model</li> <li>○ Service recovery techniques.</li> </ul> </li> <li>• Understanding of Complaints Handling procedures.</li> </ul>

Learning Outcomes	Assessment Criteria	Indicative Content
<b>Root cause analysis</b>		
<p>5. Understand root-cause analysis and the type of management information that should be maintained regarding complaints.</p>	<p>5.1 Identify common failings in customer relationships.</p> <p>5.2 Explain what pre-emptive action can be taken to minimize complaints and their impact.</p> <p>5.3 Describe what record keeping should be maintained with regards to complaints.</p> <p>5.4 Explain the role of root cause analysis.</p>	<p>Knowledge of :</p> <ul style="list-style-type: none"> <li>• common failings in customer relationships.</li> <li>• complaint record keeping and reporting.</li> <li>• root cause analysis.</li> </ul>

Learning Outcomes	Assessment Criteria	Indicative Content
<b>Organizational Culture and complaints</b>		
<p>6. Understand what is meant by 'a culture of fair complaint handling'.</p>	<p>6.1 Describe the influence of quality assurance on the handling of complaints.</p> <p>6.2 Explain the importance of positive behaviours when dealing with complaints.</p> <p>6.3 Recognise the importance of the "right first time" philosophy when dealing with complaints.</p>	<ul style="list-style-type: none"> <li>• Understanding of quality assurance in complaint handling.</li> <li>• Knowledge of methods to process customer complaints.</li> <li>• Understanding of positive behaviors when dealing with customer complaints.</li> </ul>