

## SCHEDULE 3

### CONSUMER PROTECTION CONDITION 3: COMPLAINTS HANDLING AND REDRESS<sup>1</sup>

#### 3.1. Application, definitions and interpretation

<b>CP 3.1.1</b>	<p>This consumer protection condition (“<b>CP Condition</b>”) shall apply as follows:</p> <p>(a) CP 3.2 - all <u>postal operators</u>;</p> <p>(b) CP 3.3 apart from CP 3.3.16 - <u>regulated postal operators</u>; and</p> <p>(c) CP 3.3.16 – the <u>universal service provider</u>.</p>
<b>CP 3.1.2</b>	<p>In this CP Condition—</p> <p>(a) “<b>Act</b>” means the Postal Services Act 2011 (c.5);</p> <p>(b) “<b>appointed day</b>” means 1 October 2011;</p> <p>(c) “<b>Citizens Advice Consumer Service</b>” means the telephone and online consumer advice service operated by the National Association of Citizens Advice Bureaux, registered company number 1436945;</p> <p>(d) “<b>complainant</b>” means a person who has made a <u>consumer complaint</u>;</p> <p>(e) “<b>complaint</b>” means any expression of dissatisfaction made to a <u>postal operator</u>, related to one or more of its products or services or the manner in which the <u>postal operator</u> has dealt with any such expression of dissatisfaction, where a response is explicitly or implicitly required or expected to be provided;</p> <p>(f) “<b>complaints handling procedure</b>” means the procedure required by Condition CP 3.3.1;</p> <p>(g) “<b>completed complaint</b>” means a <u>consumer complaint</u> in respect of which there remains no outstanding action to be taken by the <u>postal operator</u> in accordance with its <u>complaint handling procedure</u>;</p> <p>(h) “<b>consumer</b>” means a person who uses <u>postal services</u> either as a sender or an addressee;</p> <p>(i) “<b>consumer complaint</b>” means a <u>complaint</u> which is made against a <u>regulated postal operator</u> or <u>universal service provider</u> either—</p> <p style="margin-left: 20px;">i. by a person in that person's capacity as a <u>relevant consumer</u>; or</p> <p style="margin-left: 20px;">ii. by a person acting on behalf of such a <u>relevant</u></p>

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<sup>1</sup> As of 1 April 2014.

	<p style="text-align: center;"><u>consumer</u>;</p> <p>(j) “<b>contract customer</b>” means a person who is a <u>consumer</u> in relation to a <u>regulated postal service</u> where the provision of the <u>regulated postal service</u> is governed by a contract between that <u>consumer</u> and the <u>regulated postal operator</u> or <u>universal service provider</u>;</p> <p>(k) “<b>Consumer Advocacy Bodies</b>” means Citizens Advice, Citizens Advice Scotland and the General Consumer Council for Northern Ireland;</p> <p>(l) “<b>DUSP condition</b>” means a designated USP condition imposed under s.36 of the Act;</p> <p>(m) “<b>public holiday</b>” means a Christmas Day, Good Friday and a day which is a bank holiday under the Banking and Financial Dealings Act 1971;</p> <p>(n) “<b>qualifying redress scheme</b>” means a redress scheme which is approved by <u>OFCOM</u> in accordance with Schedule 5 of the Act<sup>2</sup>;</p> <p>(o) “<b>regulated postal operator</b>” means a <u>postal operator</u> which provides services in relation to which, had those services been carried out prior to the <u>appointed day</u>, it would have been required to hold a licence under the Postal Services Act 2000, and includes the <u>universal service provider</u>;</p> <p>(p) “<b>regulated postal service</b>” means a <u>postal service</u> the provision of which:</p> <p style="padding-left: 40px;">(i) had it been carried out prior to the <u>appointed day</u>, would have required the provider to hold a licence under the Postal Services Act 2000; or</p> <p style="padding-left: 40px;">(ii) is required to be provided by a <u>DUSP condition</u>.</p> <p>(q) “<b>relevant consumer</b>” means a consumer of a <u>regulated postal service</u>, who is not a <u>contract customer</u>;</p> <p>(r) “<b>specified time period</b>” means the time period specified by the <u>regulated postal operator</u> in its <u>complaint handling procedure</u> or as otherwise agreed with a <u>relevant consumer</u>, as the maximum period that the <u>regulated postal operator</u> has to complete a <u>consumer complaint</u> before the <u>relevant consumer</u> who made that <u>consumer complaint</u>, or on whose behalf that <u>consumer complaint</u> was made, becomes entitled to refer that <u>consumer complaint</u> to a <u>qualifying redress scheme</u>;</p> <p>(s) “<b>vulnerable consumer</b>” means a consumer who cannot reasonably be expected to pursue a <u>complaint</u> on their own</p>
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<sup>2</sup> OFCOM approved IDRS Ltd to administer the Postal Redress Service under section 52 and Schedule 5 of the Postal Services Act 2011 on 1 October 2011.

	<p>behalf;</p> <p>(t) “<b>working day</b>” means any day other than a Saturday, a Sunday or a <u>public holiday</u>.</p>
<b>CP 3.1.3</b>	<p>For the purpose of interpreting this CP Condition—</p> <p>(a) except in so far as the context otherwise requires, any word or expression shall have the same meaning as it has been ascribed for the purpose of Part 3 of the Act<sup>3</sup>;</p> <p>(b) headings and titles shall be disregarded;</p> <p>(c) expressions cognate with those referred to in this CP Condition shall be construed accordingly;</p> <p>(d) the Interpretation Act 1978 (c. 30) shall apply as if this CP Condition were an Act of Parliament;</p> <p>(e) references to a <b>day</b> are references to a period of twenty-four hours beginning with one midnight and ending with the next, which period shall be treated to include a Saturday, a Sunday and <u>public holidays</u>.</p>

### **3.2. Obligation on postal operators**

<b>CP 3.2</b>	A <u>postal operator</u> shall establish, make available and comply with transparent, simple and inexpensive procedures for dealing with <u>complaints of consumers of postal services</u> , which facilitate the fair and prompt settlement of disputes.
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### **3.3. Obligations on regulated postal operators**

<b>CP 3.3.1</b>	A <u>regulated postal operator</u> shall establish, make available and comply with a <u>complaints handling procedure</u> in accordance with CP 3.2 and CP 3.3.2 for dealing with <u>complaints of relevant consumers of regulated postal services</u> .
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<sup>3</sup> A table for information identifying such defined terms is provided at the end of this condition. This table is intended only as a guide and does not form a part of this condition. We make no representations as to its accuracy or completeness.

<p><b>CP 3.3.2</b></p>	<p>A <u>complaints handling procedure</u> must:</p> <ul style="list-style-type: none"> <li>(a) be in plain and intelligible language;</li> <li>(b) allow for <u>consumer complaints</u> to be made orally or in writing (including electronically);</li> <li>(c) set out contact details to allow a <u>relevant consumer</u> to make a <u>consumer complaint</u>;</li> <li>(e) allow for <u>consumer complaints</u> to be progressed through each stage of the <u>complaints handling procedure</u> orally or in writing (including electronically);</li> <li>(f) allow for <u>consumer complaints</u> with no evidence base to be dealt with;</li> <li>(g) describe the process which the <u>regulated postal operator</u> will follow with a view to investigating and resolving a <u>consumer complaint</u> and the likely timescales for that process;</li> <li>(h) provide for an internal review of an existing <u>consumer complaint</u> where a <u>complainant</u> indicates that they would like such a review to occur because he or she is dissatisfied with the handling of that <u>consumer complaint</u>;</li> <li>(i) set out contact details for <u>Citizens Advice Consumer Service</u>;</li> <li>(j) describe the <u>complainant's</u> right to refer a <u>consumer complaint</u> to a <u>qualifying redress scheme</u>: <ul style="list-style-type: none"> <li>(i) from the point at which the <u>regulated postal operator</u> or <u>universal service provider</u> notifies the <u>complainant</u> in writing, that it is unable to complete the <u>consumer complaint</u> to the <u>complainant's satisfaction</u>; or</li> <li>(ii) after the expiry of the <u>specified time period</u>.</li> </ul> </li> </ul>
<p><b>CP 3.3.3</b></p>	<p>The <u>regulated postal operator</u> shall, not less than once every three calendar years, review the <u>complaints handling procedure</u> and seek feedback from a reasonable number of <u>complainants</u> to ensure the <u>complaints handling procedure</u> meets the needs of <u>relevant consumers</u>.</p>
<p><b>CP 3.3.4</b></p>	<p>Upon receipt of a <u>consumer complaint</u> made through the <u>complaints handling procedure</u> the <u>regulated postal operator</u> shall record in a written or electronic format the following details:</p> <ul style="list-style-type: none"> <li>(a) the date that the <u>consumer complaint</u> was received;</li> <li>(b) whether the <u>consumer complaint</u> was made orally or in writing;</li> <li>(c) the identity and contact details of the <u>complainant</u>; and</li> <li>(d) a summary of the <u>consumer complaint</u>.</li> </ul>

<p><b>CP 3.3.5</b></p>	<p>For each <u>consumer complaint</u> received through <u>its complaints handling procedure</u> the <u>regulated postal operator</u> must also record:</p> <p>(a) a summary of any subsequent contact with the <u>complainant</u> and any advice given or action taken in response to the <u>consumer complaint</u>;</p> <p>(b) the date (if any) on which the <u>consumer complaint</u> became a <u>completed complaint</u>; and</p> <p>(c) the date (if any) on which the <u>regulated postal operator</u> sends a written notice to a <u>complainant</u> in accordance with CP 3.3.7.</p>
<p><b>CP 3.3.6</b></p>	<p>Where a <u>regulated postal operator</u> has recorded a <u>consumer complaint</u> as a <u>completed complaint</u> but within three months of the date of making that record a subsequent contact is made by or on behalf of the <u>complainant</u> in relation to that <u>consumer complaint</u> which indicates that it is not a <u>completed complaint</u>, the <u>regulated postal operator</u>:</p> <p>(a) must as soon as reasonably practicable take account of that <u>consumer complaint</u> in any report which it is obliged to prepare and publish in accordance with CP 3.3.14;</p> <p>(b) shall not otherwise be entitled to treat that <u>consumer complaint</u> as a <u>completed complaint</u> until that <u>consumer complaint</u> is demonstrably a <u>completed complaint</u>.</p>
<p><b>CP 3.3.7</b></p>	<p>Each <u>regulated postal operator</u> must send a notice to a <u>complainant</u> on the earlier of:</p> <p>(a) the first <u>working day</u> after the day on which the <u>regulated postal operator</u> becomes aware that it is not able to complete a <u>consumer complaint</u> made through its <u>complaints handling procedure</u> to the <u>complainant's</u> satisfaction; or</p> <p>(b) the first <u>working day</u> after the day on which the <u>specified time period</u> for that <u>consumer complaint</u> expires.</p>

<p><b>CP 3.3.8</b></p>	<p>The notice referred to in CP 3.3.7 must be in writing (including electronically) unless another format has been agreed with the <u>complainant</u>, and notify the <u>complainant</u>—</p> <ul style="list-style-type: none"> <li>(a) of their right to refer the <u>consumer complaint</u> to a <u>qualifying redress scheme</u>;</li> <li>(b) of the contact details of the <u>qualifying redress scheme</u>;</li> <li>(c) that the <u>qualifying redress scheme</u> process is independent of the <u>regulated postal operator</u>;</li> <li>(d) that the <u>qualifying redress scheme</u> process is free of charge to the <u>complainant</u>;</li> <li>(e) of the types of redress that may be available under a <u>qualifying redress scheme</u>; and</li> <li>(f) that any outcome of the <u>qualifying redress scheme</u> process is binding upon the <u>regulated postal operator</u> but not upon the <u>complainant</u>.</li> </ul>
<p><b>CP 3.3.9</b></p>	<p>Each <u>regulated postal operator</u> must allocate and maintain such level of resources as may reasonably be required to enable that <u>regulated postal operator</u> to receive, handle and process <u>consumer complaints</u> made through its <u>complaints handling procedure</u> in an efficient and timely manner and in accordance with this Condition.</p>
<p><b>CP 3.3.10</b></p>	<p>Each <u>regulated postal operator</u> must put in place arrangements to deal with <u>complaints</u> made through its <u>complaints handling procedure</u> in relation to which the <u>Consumer Advocacy Bodies</u> makes representations on behalf of a <u>vulnerable consumer</u>. If a <u>regulated postal operator</u> identifies a <u>consumer</u> as a <u>vulnerable consumer</u> with a <u>consumer complaint</u>, or the <u>Consumer Advocacy Bodies</u> refers such a <u>consumer</u> to a <u>regulated postal operator</u>, that <u>regulated postal operator</u> must take such additional steps as it considers necessary or appropriate with a view to assisting that <u>vulnerable consumer</u> and completing their <u>consumer complaint</u> in an appropriate and prompt manner.</p>
<p><b>CP 3.3.11</b></p>	<p>Each <u>regulated postal operator</u> must:</p> <ul style="list-style-type: none"> <li>(a) publish its <u>complaints handling procedure</u> in such a manner as will ensure reasonable publicity for it;</li> <li>(b) ensure that its <u>complaints handling procedure</u> appears at a clear and prominent location on any relevant website it operates or controls; and</li> <li>(c) ensure that details of how to make a <u>consumer complaint</u> are made available at all its business premises which are accessible to the public, including the premises of its agents.</li> </ul>

<p><b>CP 3.3.12</b></p>	<p>Where a <u>regulated postal operator</u> becomes aware, following contact by or on behalf of the <u>complainant</u>, that a <u>consumer complaint</u> which the <u>postal operator</u> had recorded as a <u>completed complaint</u> is not a <u>completed complaint</u>, the <u>regulated postal operator</u> must as soon as reasonably practicable—</p> <p>(a) direct the <u>complainant</u> to the <u>complaints handling procedure</u>; and</p> <p>(b) offer to provide a copy of the <u>complaints handling procedure</u> to the <u>complainant</u> free of charge.</p>
<p><b>CP 3.3.13</b></p>	<p>Each <u>regulated postal operator</u> must provide a copy of its <u>complaints handling procedure</u>, free of charge, to any person who requests it.</p>
<p><b>CP 3.3.14</b></p>	<p>Each <u>regulated postal operator</u> must—</p> <p>(a) publish by 30th June each year a <u>consumer complaints</u> report in such a manner as will ensure reasonable publicity for it;</p> <p>(b) publish its <u>consumer complaints</u> report at a clear and prominent location on any website it operates or controls; and</p> <p>(c) provide a copy of its <u>consumer complaints</u> report, free of charge, to any person who requests it.</p>
<p><b>CP 3.3.15</b></p>	<p>A <u>consumer complaints</u> report is a report in relation to the twelve month period ending on 31st March of the year in which the report is published which contains the following information:</p> <p>(a) the number of <u>consumer complaints</u> which the <u>regulated postal operator</u> received during that period, which had not become <u>completed complaints</u> within that period; and</p> <p>(b) the number of <u>consumer complaints</u> which the <u>regulated postal operator</u> received, during that period, which had become <u>completed complaints</u> within that period,</p> <p>in each case presenting the information broken down by no more than ten of the main causes of <u>consumer complaint</u>.</p>

<p><b>CP 3.3.16</b></p>	<p>The <u>universal service provider</u> shall submit to <u>OFCOM</u> and to the <u>Consumer Advocacy Bodies</u>, and publish in such a manner as will ensure reasonable publicity for them, not later than two months from the end of the quarter to which they relate, written quarterly reports which shall</p> <p>(a) set out -</p> <p>(i) the number of <u>consumer complaints</u> received during that quarter from <u>relevant consumers</u> which have not become <u>completed complaints</u>; and</p> <p>(ii) the number of <u>consumer complaints</u> received during that quarter from <u>relevant consumers</u> which have become <u>completed complaints</u>.</p> <p>(b) present the information referred to in paragraph (a) for the United Kingdom as a whole -</p> <p>(i) broken down by no less than ten main categories of <u>consumer complaint</u>, and</p> <p>(ii) showing the compensation that has been paid to <u>relevant consumers</u> in relation to <u>consumer complaints</u> that were found to be valid.</p>
<p><b>CP 3.3.17</b></p>	<p>A <u>regulated postal operator</u> must be a member of a <u>qualifying redress scheme</u> in relation to <u>consumer complaints</u> about the provision of a <u>regulated postal service</u>.</p>

**Table of terms defined in the Act**

*This table is provided for information and does not form a part of this condition. We make no representations as to its accuracy or completeness. Please refer to the Act.*

<b>Defined term</b>	<b>Section of the Act</b>
<i>OFCOM</i>	90
<i>postal operator</i>	27(3)
<i>postal packet</i>	27(2)
<i>universal service provider</i>	65(1) and Schedule 9 paragraph 3
<i>user</i>	65(1)