

INDEPENDENT COMPLAINT REVIEWER'S ANNUAL REPORT

**Janey L Milligan LL.M, FRICS, FCI Arb
Independent Complaints Reviewer
Email: - [REDACTED]**

14 March 2024

1.0 Introduction

- 1.1 I, Janey L Milligan, am the Independent Complaints Reviewer (ICR) in respect of any complaints that are made against SafeDeposits Scotland (SafeDeposits) in respect of the way the service is delivered.
- 1.2 It is my responsibility to examine the handling of investigated complaints to ensure that the process has been fair and transparent and that the issues raised in the complaints process have been properly considered. I cannot deal with complaints about adjudication decisions.
- 1.3 I am required to publish an annual report outlining the cases I have dealt with and any observations and findings from the outcome of these cases. This document comprises my annual report for the period 1 April 2023 to the date of the report.
- 1.4 During the year I have met once with the team at SafeDeposits to understand the volume of work they are dealing with, and processes involved in their overall services.

2.0 Background

- 2.1 I am aware SafeDeposits regard any complaint about its service very seriously and strives for the highest levels of complaints handling. Section 27 of the SafeDeposits Scotland Scheme Rules (as at 4 September 2023) provide directions to the SafeDeposits Complaints Procedure. The procedure allows for the complainant to raise its issue regarding the service provided with SafeDeposits. Examples of issues may be:-
 - The manner of the service received from SafeDeposits;
 - Failure to communicate and keep people properly informed; and
 - Unreasonable delays in the service.
- 2.2 A member of the management team will review the complaint and respond. If the complainant remains unhappy with the response, it may ask SafeDeposits to refer the complaint to the ICR for review.
- 2.3 The Reviewer acts completely independently of any influence from SafeDeposits and once the ICR has issued the decision, there is no further appeal available.

3.0 Complaints in year

- 3.1 During the year only one complaint has been referred to me by SafeDeposits at the request of the complainant. The complaint was referred to me 14 February 2024 and I issued my decision to the complainant, copying SafeDeposits in on 23 February 2024.
- 3.2 The complaint related to the professional conduct of SafeDeposits' staff when an issue had been raised in relation to the Adjudicator's Decision. I found no evidence to

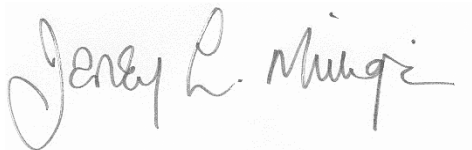
support the claim of unprofessional conduct. In the contrary, I found that SafeDeposits' staff had responded promptly, and had been courteous and helpful.

- 3.3 Although my decision completes the process in respect of the complaint made, the complainant has responded to SafeDeposits copying me in. I acknowledge that the complainant has stated that they remain dissatisfied with the process including my decision.
- 3.4 During the year a potential complainant emailed me directly advising that they had a complaint. I responded advising that I am only able to consider complaints that have been through the SafeDeposits' published complaints process and then directed to me by SafeDeposits. I invited the complainant to revert to SafeDeposits and follow the process accordingly.

4.0 Conclusions and observations

- 4.1 I conclude that the small number of complaints that escalate their way to the ICR, demonstrates that SafeDeposits' procedures are operating satisfactorily.
- 4.2 I also conclude that despite the literature being clear that SafeDeposits' staff and the ICR cannot reinvestigate and examine an Adjudicator's Decision, that this can be the root of the complaint. I would suggest that it may be helpful to provide more examples in the literature of what can be referred and what cannot be, to those using the service.
- 4.3 I have no further observations.

Signed by

A handwritten signature in black ink that reads "Janey L. Milligan". The signature is written in a cursive style with a large initial 'J'.

Janey L Milligan LLM, FRICS, FCI Arb
On 14 March 2024