

# Managing Banking Complaints and Remediation Projects

## Overview

Over the past 6 years, The Curve Group has supported the Banking industry through a large number of high-profile customer complaint, review and remediation projects. Indeed, we have provided skilled resource into HSBC, Nationwide, Grant Thornton, RBS, NAB, Anglo Irish Bank and TSB to name just a few examples. In this case study, we explore a Retail Banking Customer Complaints project in detail and provide a shorter summary of two other projects of interest. The current, ongoing project has been anonymised.

## The Challenge

In April 2018, our client – a high street retail and commercial bank – experienced significant technical issues when migrating their main banking platform away from Lloyds and over to Sabadell, meaning that over a million customers experienced significant issues when trying to access their bank accounts, some for a prolonged period of time.

In excess of 200,000 written complaints were received within 2 weeks of the event, meaning our client's existing complaints team required significant and immediate bolstering in order to review and resolve the complaints received in line with The Financial Conduct Authority (FCA) requirements.

## Staffing a Dedicated Remediation Project Management Office in London

Our client decided to set up a dedicated Project Management Office (PMO) in London to oversee the high-level management of the remediation project. The PMO team was to be responsible for managing ongoing communication between our client, the FCA, the government and a number of other key stakeholders such as lawyers and the media, providing all parties with key information to demonstrate and

evidence compliance with the FCA's regulations and stipulations about their response to this issue.

Within two weeks from receiving the initial instructions we had sourced, vetted, contracted and onboarded a Head of PMO with over 10 years of experience of running remediation programmes, along with a team of 6 PMO specialists covering MI reporting, project management and governance support.

## Sourcing Specialist Business Banking Complaints Handlers in Scotland

It quickly transpired that a significant number of business customer accounts had also been affected by the technical issues and therefore, our client also needed to temporarily hire a team of specialist Business Banking Complaints Handlers to resolve these more complex cases.

Again, our client had a gap in capacity and capability for business banking remediation thus we provided an initial team of 15 specialist Business Banking Complaints Handlers, along with a Team Leader and Programme Lead to work in their Scottish office and resolve these cases. Within 2 weeks, all 16 Business Banking Complaints Handlers and Leaders had been sourced, vetted and were in place in Scotland to commence their 8-week remediation contracts.

Subsequently, our client decided to increase the coverage and asked us to provide a further 38 specialist Business Banking Complaints Handlers and extended all the tenures of our initial team and new recruits from 8 weeks to 6 months.

## Hiring Complaints Quality Assessors in Birmingham

Due to the speed and quality of our support to the front-line complaints team, we were recommended internally to operations to support the 2nd line of defence teams by providing a team of 18 Complaints Quality Assessors in Birmingham who were outside of the complaints response but reviewing them from a Quality Assurance perspective to confirm customer outcomes consistency across the Bank. These assessors were required to review both consumer and business banking customer complaint outcomes and thus were all experienced in this regard and the relevant sectors before joining.

Due to a lack of available sites/ technology, our Complaints Quality Assessors were required to work an evening shift to "double-up" on desks that were being used by the BAU teams during the day. As such, they were delivering their support in shifts from 5:30pm – 1am. These roles could and should have been hard to fill due to the antisocial hours required, however, we were successfully able to source, vet and onboard all Contractors within 2 weeks from the initial instruction.

## Commitment to Supporting Our Client

Due to the nature of our client's issues and the urgency of the overall remediation project, The Curve Group's Contractor Delivery team and flexible Shared Service Centre team completed sourcing, interviews and on-boarding activity out of business hours to ensure we could deliver in the fastest response time. At the time of this Case Study being published, we have over 100 specialists working in this Bank on this customer complaint response.

***"The Curve Group have been instrumental in our response to a customer complaints challenge. The quality of the people they have provided to the project and the speed of response – enabling large teams of experienced contractors to be sourced, interviewed, vetted and on-site across the UK within 10 days of request - has enabled us to meet our customer response targets.***

***They have structured the teams with Team Leaders and Programme Leaders and interview on our behalf to free up resource our side so that we can focus on training and operations, rather than resourcing or interviewing.***

***They have also been very flexible to our changing needs which moved from an original 40 heads required to over 100 as the project rolled-out. I wouldn't hesitate in recommending The Curve Group as a trusted partner."***

## Contractor Care

Our service doesn't end once our Contractors are in situ with our client – as part of our Contractor care package, we are maintaining regular contact with them across all three locations to ensure that they are well supported during their tenures. The Curve Group's Contractor delivery team have been making regular trips to London, Scotland and Birmingham to catch-up with the Contractors and the key client stakeholders throughout and will continue to do so until the project has been completed. We are also providing remote support from our HQ in Northamptonshire to assist with any day-to-day queries or issues they may have.

This ongoing, high level of care and attention ensures that the Contractors we place meet and exceed our client's expectations and stay with projects to the very end.

## Other Remediation Projects of Interest:

### Complex Commercial Banking Review and Redress Programme

This project is well regarded as one of the most complex review and redress projects on-going in the UK. Each customer complaint takes a reviewer at least 1 month to review and they need to have extensive commercial banking and credit experience. It was our pleasure to provide additional senior support to this project, whereby over half of the specialists we provided into the team, had never worked as contractors before as we sourced recent retirees from long-serving banking positions.

*"I recently had cause to reach out to The Curve Group as our incumbent RPO/MSP provider was finding it increasingly difficult to source the volume of quality experienced contingent resources that we needed to support a high-profile customer remediation campaign that I am running.*

*Within a two-month timeframe, they got up to speed with our requirements, identified, interviewed and provided us with 46 experienced contractors which we have brought into the business on a 100% interview to offer ratio verses our standard 35% interview to offer. This delta is based primarily on The Curve Group providing a two-tier interview process which we do not get from our in-house provider.*

*They provide a fast, reliable and flexible service for short term project needs and their deep experience of financial services and remediation programmes was evident and has certainly made a difference to the success of the project."*

### **HSBC: Interest Rate Hedging Project Review**

For over two years, we supported HSBC with over 50 specialist file reviewers, team leaders and redress and remediation specialists to complete the Section 166 review of HSBC's embedded hedging products within their business and commercial banking customer loans.

*"The quality of the staff that came to us from The Curve Group was very good. The whole communication process throughout was excellent and the way that they maintained their relationship with the contractors, for me was very critical and I can only*

*say that they were a crucial part of the success of the project that I ran.*

*The contractors working in my team genuinely felt part of a family and that was something engendered by The Curve Group's culture, in my opinion. I think The Curve Group's main strengths lie around understanding their client's needs but also beyond that a strong vetting process and the on-going care and attention they paid to their contractors. I think their service from beginning to end was very customer focused, very diligent and the quality of the candidates was very strong. I would have no hesitation in recommending The Curve Group."*

**Paul Graydon**  
**Head of Regulatory File Review, HSBC**

### **End-to-end Contractor Solution**

The Curve Group provides an end-to-end Contractor Service which we provide for both our on-demand clients with ad-hoc requirements, as well as our Recruitment Process Outsource clients where we wrap in management of Contractors into the broader recruitment services we provide to them.

We manage the entire Contractor management process - right the way through from sourcing to vetting to the submission of consolidated e-timesheets and invoices, supplying the technology for free if you don't have this in place. Our fast, efficient and completely transparent service ensures that you are legally compliant and that your business is fully protected at all times.

We would be delighted to provide you and your business with agile, pain free and transformational interim support.

Established in 2004, we are the UK's largest privately-owned Recruitment and HR provider. We deliver agile, ethical and configurable people solutions across the entire Recruitment and HR spectrum. Our mission statement, or quest as we would say, is to create extraordinary people solutions that transform working lives



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