



Complaints Management Internal Audit – June 2025

KPMG reviewed Curo's Complaints Management Pilot, which had been introduced in August 2024 to increase the involvement of operational teams in handling and resolving complaints. The audit considered the design and effectiveness of the new arrangements, the accuracy of Curo's assessment of the pilot and the arrangements for transitioning to the new way of working.

The audit provided **Significant Assurance with Minor Improvement Opportunities (Amber-Green)**. KPMG found that processes were effectively designed to support the acknowledgement and response to complaints by operational teams, that the pilot had increased the efficiency of complaints management, and that appropriate steps had been taken to manage the risks associated with transition. Testing also found consistent compliance with Housing Ombudsman Complaint Handling Code timescales for acknowledging complaints and appropriate escalation of Stage 2 complaints.

The main areas for improvement related to communication with customers and the management of actions arising from complaints. KPMG found that extensions to complaint response times were not always communicated appropriately, target dates for promised actions were not consistently provided, and some actions were completed later than the dates communicated to customers. The audit also identified instances where complaints had been closed before all promised actions were completed, together with opportunities to strengthen progress updates to customers and improve the accuracy of performance metrics.

Curo agreed actions to strengthen guidance and training for complaint handlers, improve the recording and monitoring of extensions and promised actions, introduce stronger quality assurance and complaint closure checks, and improve communication with customers about progress and delays. Actions were also agreed to strengthen the calculation and reporting of complaint performance information.