

## **Board response to Annual Complaints and Service Improvement Report**

*The Board welcomes this report, and the opportunity to explain to our customers how we are handling their complaints.*

*During 2023/24 we have been considering complaints performance through our quarterly performance reports, including the results of customer surveys on satisfaction with complaints. We have also received additional updates as needed from Curo's CEO (who is a full Board member and our Member Responsible for Complaints). We've also heard feedback directly from customers themselves: including structured feedback from the Customer Oversight Group; and more informal feedback from customers through events like 'Board Connect' (where customers join a Board meeting to discuss their experiences with us) and discussions at Curo's annual Big Get Together. Thank you to all of our customers who have taken the time to let us know how they feel about complaints, and Curo's services more generally.*

*This report reinforces what we have heard throughout the year. Customers want us to resolve their issues more quickly, deliver on our promises more consistently, and improve communication during a complaint. While we recognise and understand the challenges our operational teams have faced throughout the year, with backlogs in our repairs and maintenance areas particularly significant, we expect to see improvement in our resolution times (particularly in Stage 2) and in Curo's overall approach to complaints handling. We have made this clear to our Executive team and endorse their plans for improvement in the year ahead.*

*We are also actively considering the Board's own role in complaints, and how customer's voices and experiences can continue to influence our discussions and decision-making. At the time of writing, we are considering creating a Customer Experience Committee of the Board. This would report directly to the Board and will provide additional opportunity for scrutiny of complaints performance, learning more from the complaints we receive, and oversight of planned improvements to complaints handling. The Committee is likely to launch after the summer this year.*

*Jane Tabor  
Chair of the Board,  
Curo Group (Albion) Limited  
Curo Places Limited.*