



Customer Contact Policy

Control information	Control detail
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Audience	Public-facing
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Next review date	01 July 2029
Sponsor	Executive Director Operations
Owner	Director of Customer Service
Author	Customer Service Manager - Assurance
Consulted stakeholders	Customer consultation via Voicebox – July 2025
Approving body	Executive Director Operations
Approval date	04 September 2026
Equality Impact Assessment (EIA) completion date	13 March 2026
Data Protection Impact Assessment (DPIA) completion date	31 July 2026
Applicable Curo strategic objective(s)	☐ Quality Homes ☒ Purposeful Culture ☒ Trusted Customer Services ☐ Collaboration and Growth ☐ Solid Foundations

Control information	Control detail
Applicable legislation, regulations or external standards	• Housing Ombudsman Complaint Handling Code • Consumer Standards Code of Practice (Regulator of Social Housing)
Related internal resources	• Acceptable Behaviour Policy • Vulnerable Persons Policy • Customer Experience Strategy • Resident Engagement Strategy • Insurance Policy • Data Protection Policy • Safeguarding Policy • Anti-Fraud Policy • Customer Commitment • Customer satisfaction survey responses • Quality assurance of colleague performance • Call response time reports • Call maturity and resolution reviews

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1. Introduction

- 1.1. At Curo, we provide help and support to our customers and offer a number of central contact options for customer to tell us what they need.
- 1.2. We champion trusted customer service and recognise that customers' needs are different so we must be available for customers to contact us at any time.
- 1.3. This policy outlines the approach and provisions we have in place to ensure customers can contact us when they need to, as well as recognising we must respond as quickly as possible.
- 1.4. This policy supports our delivery of a high quality, reliable service that treats customers with fairness and respect and enables effective communication through a variety of contact channels 24/7. This includes provision for contact about emergencies, supported by colleagues trained to listen, understand and respond appropriately.

2. Scope

- 2.1. This policy applies to contact made related to all customer contact received into Curo's Customer Contact Team.
- 2.2. This policy applies to contact made related to all organisations within Curo Group. This includes services provided by others on our behalf, such as third-party contractors providing out of hours and emergency service provision.

3. Definitions

- 3.1. **N/A**

4. External references

- 4.1. **Housing Ombudsman:** Complaint Handling Code
- 4.2. **Social Housing Consumer Standards:** Transparency, Influence and Accountability (including Tenant Satisfaction Measures)

5. Responsibilities

- 5.1. **Executive Director Operations:** Ensure the policy contributes towards achieving Curo's strategic objectives and reflects Curo's values.

- 5.2. **Director of Customer Service:** Accountable to the Executive for the effective implementation of the policy, including achieving principles and objectives through effectively translated procedures, and appropriate training for specialist colleagues.
- 5.3. **Head of Customer Contact Team:** Supporting procedures which lay out the framework for effectively handling customer contact. Efficient and effective day to day management of the team and service.
- 5.4. **Customer Contact Team:** Responsible for recording and processing all contact received through the various contact channels managed by the team, ensuring that contact requiring further action is passed to the appropriate team to process.

6. Principles

- 6.1. We will:
- a. Offer a 24-hour emergency contact service for repairs and anti-social behaviour.
 - b. Offer a variety of contact channels, allowing customers flexibility to choose how and when they contact us.
 - c. Listen to the customers' requests and take appropriate action, including but not limited to:
 - Raising a repair
 - Logging new anti-social behaviour reports
 - Issuing keys
 - Discussing customer accounts and updating tenancy details
 - Logging complaints
 - d. Respond to customers with empathy, fairness and respect and measure our performance through regular quality assurance checks by the Customer Contact Management Team.
 - e. Recognise the diverse needs of our customers and capture the adjustments they require on their account information when the

customer explicitly shares this and consents to information being recorded.

- f. Triaging customer contact to understand and prioritise the level of need and response requirements.
- g. Regularly communicate with customers so they are aware of the different ways which they can contact us, including how we have adapted our services the better meet their needs.
- h. Avoid technical jargon, slang or negative language when engaging with customers and, where appropriate, explain next steps, including:
 - What they can expect following their contact
 - Signposting customers to internal and external support services where appropriate
 - Involving customers to engage in consultations about this policy and associated services.

7. Application

- 7.1. We will record all contacts received from customers and stakeholders from our database where their details have been provided. There are many purposes for the recording of this data which includes but is not limited to auditing, reporting and tracking our customers' journeys.
- 7.2. Supporting procedures are used internally to process different types of contact and to guide colleagues on how to action different requests. These are stored in our knowledge base.
- 7.3. In accordance with Data protection regulation, we will request two separate pieces of information to confirm customer identity, including but not limited to: name, date of birth, address and postcode.
- 7.4. In accordance with the Transparency, Influence and Accountability Standard, we will capture customer adjustments where appropriate with their consent.
- 7.5. When we know the customer's contact is related to something outside of Curo's responsibility, we will signpost accordingly.

- 7.6. It is important that colleagues are impartial when processing customers' personal information. Colleagues who are not able to act impartially must not be involved in processing requests or actions on Curo's part. This includes colleagues who:
- a. Have family or other close connection to the person making a claim
 - b. Were directly involved in the event that gave rise to a claim
 - c. Feel otherwise unable to impartially
- 7.7. Colleagues who fail to disclose personal connections and continue to process requests or actions on behalf of Curo may be deemed to be concealing material fact and could face investigation and disciplinary action in accordance with Curo's Anti-fraud Policy.
- 7.8. To support the successful implementation of this policy and maintain consistent performance, we will provide thorough training to all colleagues involved in the processing of customer contact and complete regular quality monitoring across all contact channels.

8. Equality Impact Assessment

- 8.1. An Equality Impact Assessment was completed in April 2025. Insights were gathered from data analysis and relevant customer/colleague consultation.
- 8.2. Both positive and negative impacts were identified. The negative impacts will be addressed by the policy owner. The positive impacts have been recorded to enable the sharing of best practice across the organisation.

Version control

Version number	Update type	Update summary	Updated by	Update date
1.0	Full review	First version created	Customer Service Manager - Assurance	01 July 2026