Curo Annual Complaints Performance and Service Improvement Report 2025-26

Executive summary

This report provides an assessment of our complaints handling performance in 2025/26, outlining key trends, challenges, and the steps taken to improve service delivery. It highlights our progress in reducing resolution times, addressing root causes of complaints, and implementing strategic changes to enhance customer experience.

Despite continued, slightly elevated complaint volumes and increasing complexity, we remain committed to learning from customer feedback and using it to drive meaningful service improvements.

This document applies to Curo Group Limited and Curo Places Limited, which operate under a shared complaints policy and complaints handling framework.

1. 2025-26 Overview

Our approach

We recognise that every complaint is unique and must be considered on its individual merits. Our approach is to use each complaint as an opportunity to understand the specific impact on the customer, identify any service improvements required, and ensure that our response is tailored to the customer's individual circumstances.

To support this, we have introduced a comprehensive complaint triage process for all new complaints. This process identifies any reasonable adjustments, support needs, or vulnerabilities that may be relevant to the complaint and ensures that complaint handlers are equipped with the information needed to respond appropriately and sensitively. Particular consideration is given to how these factors may have influenced the customer's experience of the issues raised.

In addition, our Contact Team routinely reviews customer records and discusses support needs during inbound interactions. Where customers disclose new vulnerabilities, disabilities, or changing circumstances, this information can be captured and recorded within our housing management system, ensuring that customer records remain accurate and enabling services to be delivered in a more personalised and responsive way.

These measures strengthen our ability to deliver a customer-centred complaints service, improve accessibility, and ensure that individual needs are considered consistently throughout the complaint journey.

Over the past year, we have focused on the successful implementation and embedding of our new complaints handling model (established May 14th 2025). A key strategic change has been the transition from a centralised complaints function to a decentralised approach, enabling managers within the relevant service areas to take direct ownership and accountability for complaint resolution.

This model is supported by the Complaints and Improvements Team, who provide guidance, oversight and operational support to ensure service areas are equipped to manage complaint demand effectively and consistently.

In addition, we have strengthened our approach to organisational learning through investment in a dedicated Complaint Data Analyst role. This function provides enhanced insight into complaint trends, root causes and recurring themes, enabling the organisation to identify opportunities for service improvement, reduce repeat issues and minimise the need for complaints in the future.

The new process has improved response times, better identified what is and isn't a complaint to correctly signpost our customers, trigae and risk asses every new complaint that we receive to ensure the correct department are dealing with it and support teams with specialist complaint knowledge.

Customer satisfaction regarding complaint handling has improved following the introduction of the new operating model. At the end of 2024/25, satisfaction levels stood at 54.8%, increasing to 60.8% by the end of 2025/26.
This positive upward trend provides encouraging early evidence that the new approach is having a beneficial impact to the customer experience, reflecting improved ownership, responsiveness and engagement in the handling of complaints.

There are two key complaint data and insight tools that have developed during the year, which, ultimately, identify, assign and deliver change through action tracking. The process is time-consuming although excellent process has been achieved.

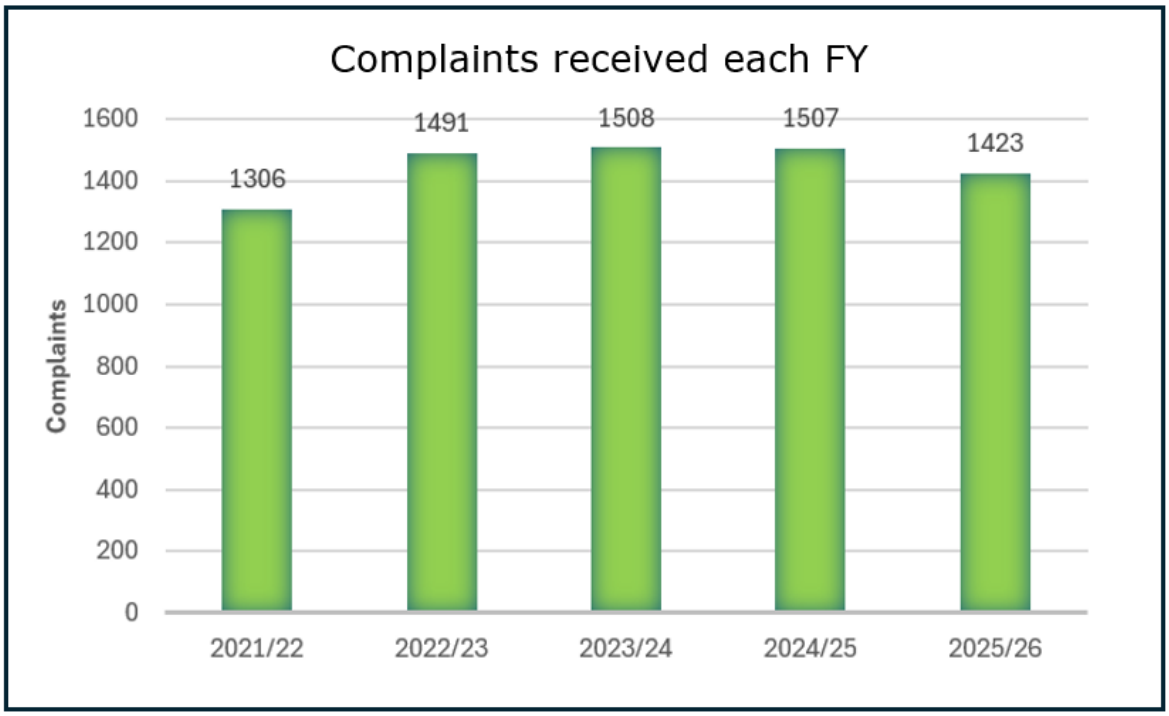
In addition, the successful clearance of the historic backlog of legacy complaints has improved our ability to respond to issues in a more timely and proactive manner. This has contributed to a reduction in the need for higher-value compensation payments, as concerns are now being addressed earlier and more effectively.

<u>Our Performance</u>
The below summary details our performance across the various measures we track throughout each year.

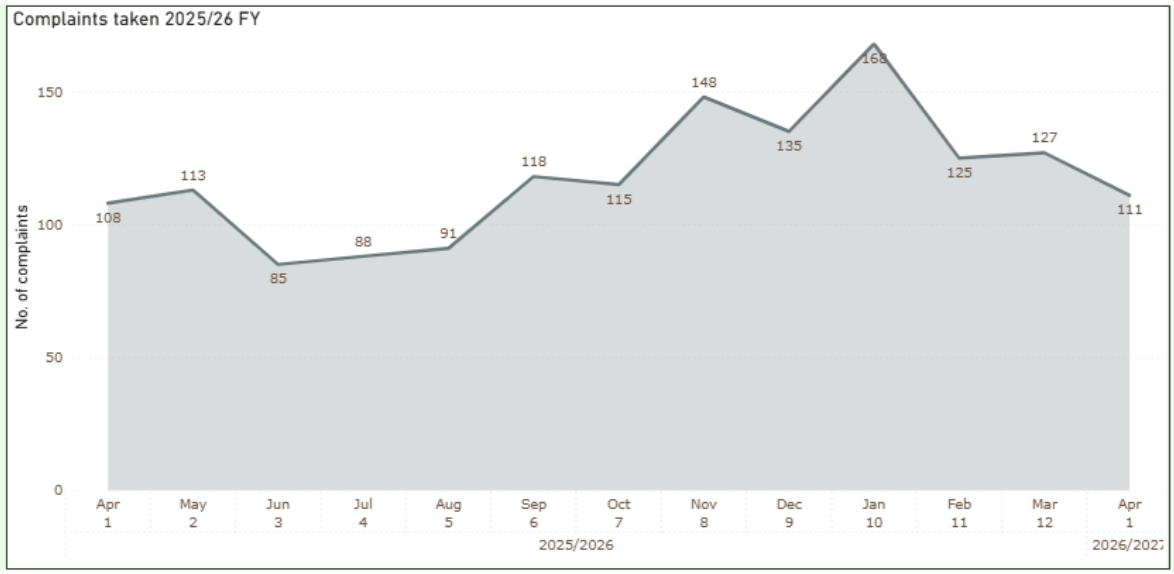
Total number of complaints received

The total number for 2025/26 was 1423, which represents a reduction of 5.6% on the previous year.

Complaint Volume Trends

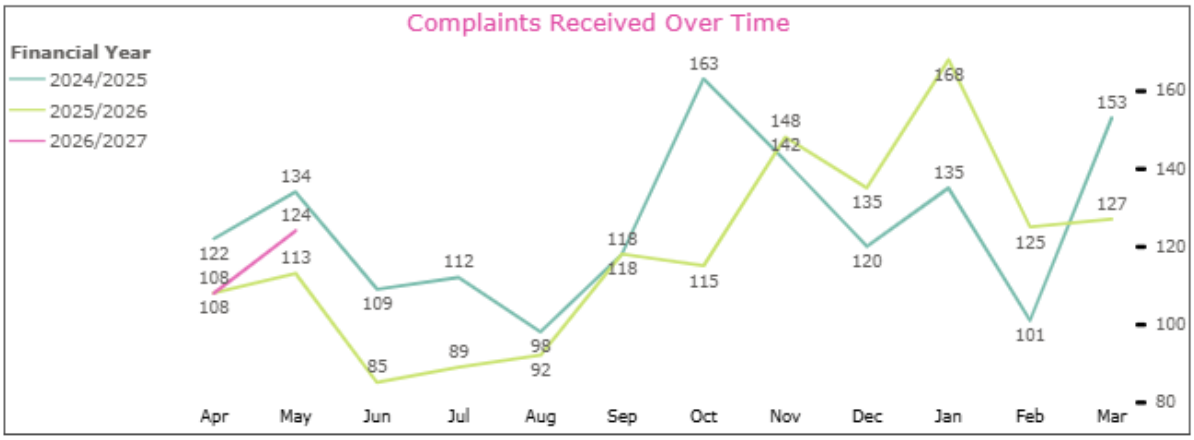


The trend over the course of the year of received complaints is presented below. The relative increase from Sept 2025 onwards coincided with the introduction of Awwab's Law (October 27, 2025), and the autumn/early winter season –a peak of 168 was observed in Jan 2026. This was followed by a decline in February where 125 complaints were recorded and continued to trend downwards.



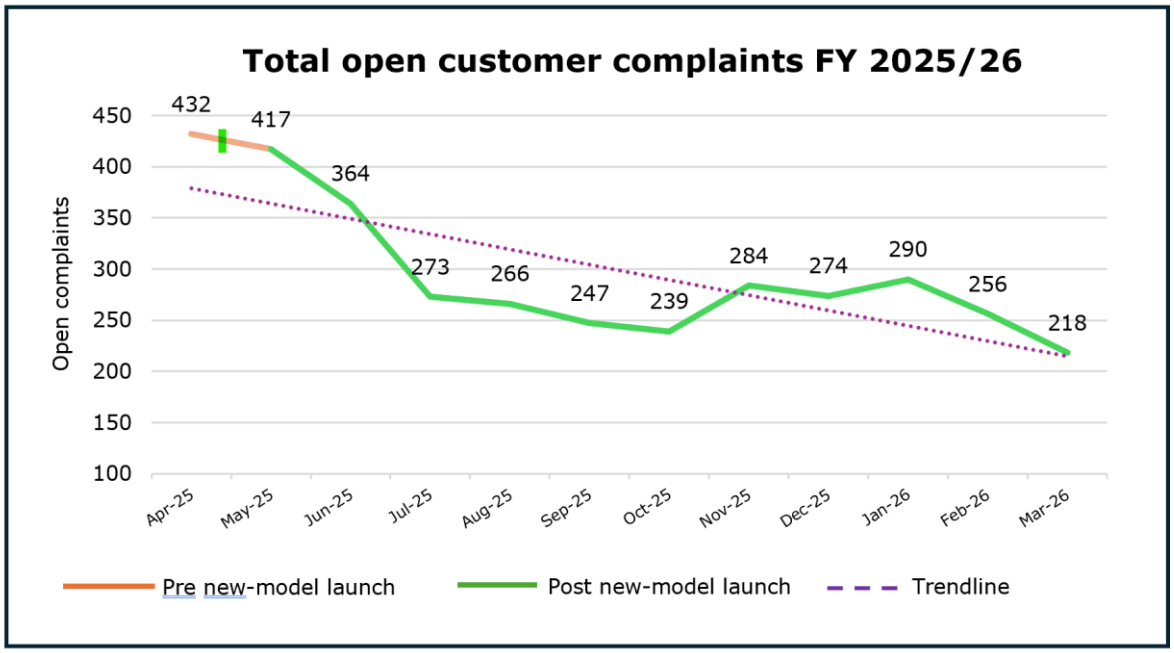
Complaint Trends Over The Years

The trend of complaints received compared to recent years can be observed below (Complaints received over time).



Monthly open complaints

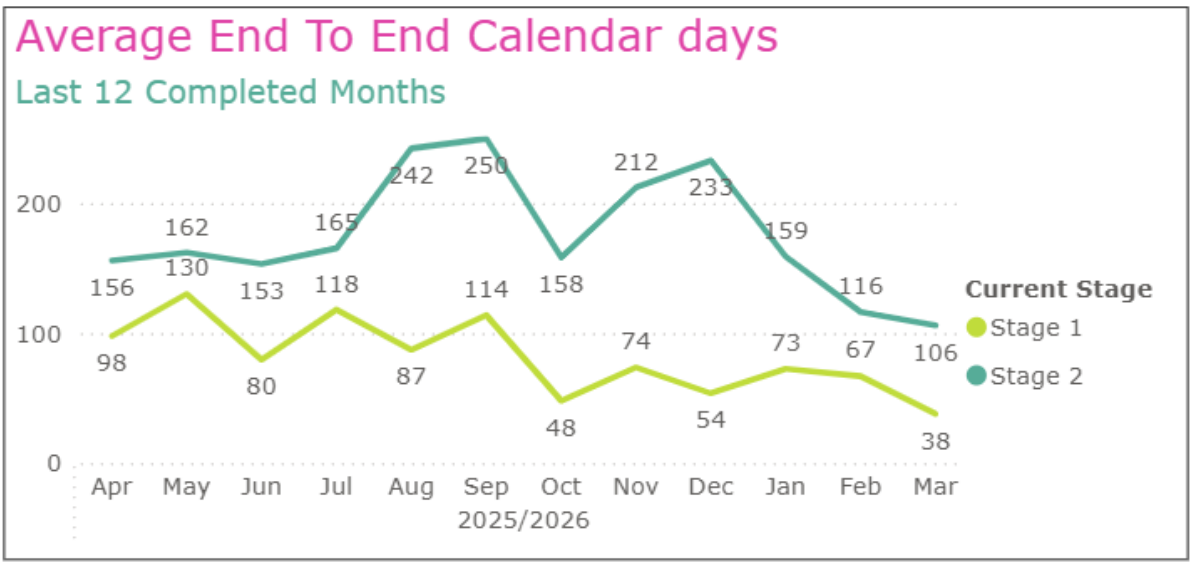
The total number of open complaints during this period has reduced dramatically from a peak of 432 in April 2025 to 218 in March 2026. This is testament to the success of the new model implementation, where complaints are closed at a vastly accelerated rate as indicated by the closure end to end times.



Legacy complaints

At the start of the new model launch on May 14th there were over 430 open legacy complaints, i.e. those which were manged using the former model. As at the time of writing, only five remain open. This is a testament to the hard work of the Complaints and Improvement Team, and other colleagues, to resolve these long-standing complaints. Resolving them also gives customers the fresh start that they need.

Average End-to-End Time (days)



Average end-to-end complaint resolution times have continued to reduce steadily over the past 12 months. This improvement reflects the effectiveness of

the devolved complaints model, which enables managers to make timely decisions within their own service areas, drawing on their operational knowledge and understanding of the issues raised. While the closure of a number of long-standing legacy complaints, some of which had remained open for several years, has continued to have an upward impact on overall averages, the efficiency of the new approach has more than offset this effect, resulting in a sustained reduction in resolution times.

Summary: performance against core metrics

This table sets out FY performance last year compared to 2024/25 (calendar days):

Measure	2024-25	2025-26	Difference
Number of complaints received	1507	1423	-84
Average time to resolve a complaint (days)**	102.7	105.3	+2.6
Percentage of cases resolved at Stage 1	77.4%	74.6%	+2.8%
Percentage of cases resolved at Stage 2	22.6%	25.4%	+2.8%
Percentage of customers satisfied with Customer Resolution Service	54.8%	60.8%	+6.0

**Average time to resolve all new model complaints only since launch between 14/05/2025 and 31/03/26 was equal to 43.7 calendar days.

Last year, our primary focus was on reducing the backlog of legacy complaints, which totalled approximately 500 cases. A significant proportion of these complaints had remained open for several years and, as a result, prioritising their resolution impacted overall end-to-end times during the reporting period.

However, when reviewing the performance of the new operating model independently of the legacy backlog, the average end-to-end resolution time was reduced to 43.7 calendar days, representing an 82.34% improvement.

Tenant Satisfaction Measures (TSMs) – Complaints Performance

TSM	2024/25 Results	2025/26 Results	Variance
Stage 1 complaints made per 1000 properties (CH01)	97.1	96.0	-1.1
Stage 2 complaints made per 1000 properties (CH01)	15.9	23.4	7.5
Stage 1 complaints made per 1000 properties (CH01)*	54.9	37.9	-17.0
Stage 2 complaints made per 1000 properties (CH01)*	9.1	11.9	2.8
Percentage of stage 1 complaints responded to within HO timescales (CH02)	86.3%	92.4%	6.1%
Percentage of stage 2 complaints responded to within HO timescales (CH02)	78.2%	89.0%	10.8%
Percentage of stage 1 complaints responded to within HO timescales (CH02)*	87.2%	100.0%	12.8%
Percentage of stage 2 complaints responded to within HO timescales (CH02)*	50.8%	90.9%	40.1%

The 2025/26 Tenant Satisfaction Measures (TSM) demonstrate continued improvement in the effectiveness and responsiveness of Curo's complaints handling service. Whilst the overall rate of Stage 1 complaints remained broadly stable, reducing slightly from 97.1 to 96.0 complaints per 1,000 properties, performance against Housing Ombudsman timescales improved significantly at both stages of the complaints process.

Stage 1 responses issued within Housing Ombudsman timescales increased from 86.3% to 92.4%, while Stage 2 compliance improved from 78.2% to 89.0%. This reflects the positive impact of the investment made in strengthening the complaints function, embedding clearer processes, improving oversight, and reducing the historic backlog of complaints.

The increase in Stage 2 complaints from 15.9 to 23.4 complaints per 1,000 properties indicates that more customers chose to escalate their concerns during the year. Whilst this increase warrants continued monitoring, it should be viewed alongside the substantial improvements in response times and service

standards. As complaint handling performance becomes more consistent and accessible, customers may feel more confident in exercising their right to escalate complaints where they remain dissatisfied.

Overall, the 2025/26 results provide evidence of a more mature and effective complaints service, with improved compliance, stronger governance, and a continued focus on delivering timely resolutions and learning from customer feedback to drive service improvement.

2. Learning from identified complaints and key improvements

Our approach
We aim to improve/enhance the customer experience, which, downstream, should lead to fewer received customer complaints. We have developed a framework to ensure that learning from complaints is embedded across Curo, and that we're able to improve our services as a result.

Fundamentally, we now have a novel and more effective method of targeting and assigning complaints using defined Service Area to improve complaints learning.

For each new complaint received a trigger/transaction has been assigned. In fact, 1423 customer complaints have been processed this year using this approach achieving up to 96% of complaint coverage to date. Each trigger has been added to a Complaint Trigger SharePoint, which is used to update a dedicated and high impacting Complaint Learning Power-BI Report. This means that we can start to build a comprehensive picture of what leads to our complaints, without the need for extensive manipulation of data and the possibility of human error.

This year we have continued to develop our approach to using 'Wordnerds', an AI tool. Wordnerds is a platform that has been trained using millions of rows of verbatim (anonymised) comments from customers to detect themes and phrases within customer complaints, with very high accuracy.

Wordnerds has enabled each piece of customer feedback to be captured and analysed according to specified timeframes (e.g. financial quarters). We now have the added capability to target complaints defined by Service Area.

Wordnerds released a new definition-led function in January 2026. This has enabled further insight/characterisation as new granular detail targeting communication and repair journey themes/pathways, for example, can be uploaded and scrutinised.

A selection of some of the key observed themes or phrases identified within this year's customer complaint verbatim is shown as a percentage of the total captured complaints:

1. Communication

- Communicating intended work plan/regular updates: customer indicated that they 'were not told what to expect and when' (34.4%)

- Having to chase/follow up communication to determine the next step (31.1%)

2. Service Delays and appointments

- Long wait for a resolution (39.5%)
- Unresolved Damp and mould (232 complaint instances or 16%)
- Customers reporting missed or rescheduled appointments only (14.1%)
- More than one appointment taken to fix a repair (17.7%)

3. Quality Issues

- Quality of the repair was poor (21.0%)
- Repairs Colleague made the same mistake as last time (12.4%)

4. Health impact

Causing or exacerbating a health issue: 19.3%

More information on learning outcomes is set out below.

<u>The learning model</u>

A new developing process serves to deliver change through Targeted Service Intervention (TSI). Our central Complaints and Improvement Team meet regularly with key service leads, discuss and other insight from complaints. Actions are agreed as a result, tracked by the complaints team and reported to our Customer Experience Committee.

The impact of the TSI action will then be evidenced to confirm that a change to the service has occurred.

<u>Examples of Complaints Learning 2025/26</u>

Surveyors

As noted above, customer communication has been identified by Wordnerds as one of the key drivers for complaints. Through further analysis, we determined that our approach to using surveyors was leading to avoidable complaints.

Previously, there was no expectation for Curo to disclose to the customer what to expect and when, this featured in 50% of surveyor specific complaints. Following discussion with the service lead, since April 2026 we have changed the process so that customers automatically now receive a copy of the surveyor's report after an inspection has been completed, which makes clear what needs to happen next. We're now monitoring customer feedback to check this is having a positive impact.

Contractors

We have developed a more systemic approach to reviewing contractor performance during 2025/26, which led to the following learning/changes:

- An underperforming contractor has been identified using complaints insight, which indicated localised issues with the quality of their works. As a result of intervention by the service lead, in October 2025 the contractor was instructed by Curo colleagues to request customer sign-off upon completion of project works. Complaint performance continues to be tracked, monitored and evidenced to determine the impact of the change.

- Wordnerds has highlighted repeated feedback from customers that contractors don't communicate their workplan for complex works/repairs to their home. The service lead has agreed that this is going to be addressed by clearer communication of workplans and introduced a process where the customer signs off the work that's been completed.

- To improve customer communication and engagement which are a source of customer complaints, automated touch points are currently being considered by relevant service leads and will be.

- Finally, through one of our complaint investigations this year, we identified a case where a contractor failure had directly contributed to a significant customer impact and subsequent compensation payment. While we managed the complaint directly with the customer to ensure a seamless and supportive experience, it was appropriate that the compensation costs were recharged to the contractor responsible.

  Importantly, the outcome of the case extended beyond financial recovery. We worked collaboratively with the contractor to identify the root cause, share learning outcomes, and establish clearer expectations and service standards to reduce the likelihood of similar issues occurring in the future. This is an approach we will

Anti-Social Behaviour

We are receiving proportionately higher complaints about how we manage customer harassment cases than how we manage noise complaints. We will therefore be reviewing our Harassment Policy to make sure it better meets customers' needs.

Property Safety

This year, we identified a number of concerns regarding dust inhalation as a root cause of complaints. As a result, we are updating colleagues' risk assessment and other processes to reduce potentially hazardous situations in the future.

Repairs

We have identified that a significant number of complaints are generated by communication 'gaps' in our repairs service. This is being taken forward in our 'Repairs Reimagined' project during 2026/27 and changes are likely to include:

- More regular customer updates between Work Orders
- Implementing post-visit communications, to address customer frustration concerning the need to 'chase the next step'.

Failure for an operative to show up to a Property Maintenance appointment ('no show') is a repeatedly identified cause for complaint. The data behind this is currently being analysed in more detail so that we can start to tackle the root cause of 'no shows' and improve outcomes for our customers.

New Builds

Elevated noise complaints from newly-built homes have been identified and flagged. We're exploring ways to address this, including new information in our new build welcome pack.

Tenancy Compliance

We identified a growing trend of complaints relating to delays in responses from the Tenancy Compliance inbox. Recognising the potential impact on customers, particularly given the sensitive and often complex nature of the issues managed by this team, the trend was escalated to the responsible Director for review.

Following this review, a revised process was implemented to provide customers with greater assurance that their correspondence had been received and would be managed within agreed service standards. The new approach improved communication with customers, increased transparency around expected response times, and provided greater confidence that concerns were being appropriately managed.

The introduction of this improved process resulted in a reduction in complaints relating to response delays and demonstrates the value of proactive complaint monitoring. By identifying emerging themes at an early stage, we are able to mitigate service risks, drive operational improvements, and enhance customer confidence in the services we provide.

This learning reflects our wider strategic approach to complaints handling — recognising that while service failures can occur, the key focus must be on accountability, learning, and continuous improvement through stronger partnership working with our contractors and service providers.

3. Housing Ombudsman cases

Our approach
If residents are not satisfied with the way we have responded to their complaint, they can ask the Housing Ombudsman to review their case. We make sure that all of our customers are aware of their right to do this throughout the complaint process.

We comply with the Ombudsman's Complaints Handling Code and our self-assessment of compliance (as required by the Code) is published on our website having been approved by our Board in the summer. We also continue to update our policy and procedures in line with the Ombudsman's published guidance for best practice. During 2025/26, we reviewed our compensation policy in light of the new guidance issued by the Housing Ombudsman so we can better align with their vision of putting things right for a customer.

Housing Ombudsman Cases 2025/26
In 2025-26, we received 23 determinations from the HO, compared to 24 received in 2024-25. Of the determinations received in 2025-26, 2 resulted in findings of severe maladministration, both relating to our handling of reports of damp and mould.

Since the concerns relating to damp and mould in these two cases were first reported (but before the cases were considered by the Ombudsman), we have made significant improvements to how we manage such issues. This has included the introduction of a new damp and mould policy and enhancements to our case management processes within our core housing system. Further changes to the triage and management of cases were implemented from October 2025 following the introduction of Awaab's Law. These improvements have been recognised by the Housing Ombudsman, who have recently engaged with us regarding the potential for early intervention in cases, rather than progressing directly to formal investigation, reflecting the progress we have demonstrated in how we handle reports of damp and mould in our homes.

We have received No Complaint Handling Failure Orders (CHFO) against us and no Spotlight reports to date.

We were notified of 58 contacts made by customers to the HO in 2025/26, Of these contacts 23 resulted in determinations made within the same period. Below table details the 23 determinations received during 2025/26:

	Reason for complaint	Housing Ombudsman determination
1.	Bathroom replacement	Service failure for considered issue and maladministration for complaint handling
2.	Leaks, ceiling collapses and pests	Determined as outside of jurisdiction as progressed to court
3.	Leak and pests	Maladministration for considered issue and complaint handling
4.	Hate crime	No maladministration
5.	Damp and mould	Reasonable redress for considered issue and complaint handling

6.	Pests	Service failure for considered issue and no maladministration for complaint handling
7.	Antisocial behaviour and colleague conduct	Service failure for considered issue and reasonable redress for complaint handling
8.	Antisocial behaviour	Service failure for considered issue and reasonable redress for complaint handling
9.	Damp and mould	Maladministration for considered issue and complaint handling
10.	Damp and mould	Severe maladministration for handling of damp and mould, service failure for handling of repairs and severe maladministration for complaint handling
11.	Complex	Maladministration for handling of antisocial behaviour, service failure in response to repairs to drains and toilet, service failure in response to request to be rehoused and reasonable redress in complaint handling. Concerns about allegations made against resident determined as outside of jurisdiction.
12.	Damp and mould, asbestos and disposal of belongings	Service failure for damp and mould, maladministration for asbestos and reasonable redress for complaint handling.
13.	Antisocial behaviour	No maladministration for considered issue and complaint handling.
14.	Draughts	Maladministration for considered issue and complaint handling.
15.	Antisocial behaviour and colleague conduct	Reasonable redress for considered issue and maladministration for complaint handling.
16.	Reasonable adjustments	Service failure for considered issue and complaint handling
17.	Antisocial behaviour and colleague conduct	No maladministration for considered issue and complaint handling.
18.	Roof leak	Service failure for considered issue and maladministration for complaint handling
19.	Damp and mould	Severe maladministration for considered issue and maladministration for complaint handling
20.	Damp and mould	Maladministration for considered issue and complaint handling
21.	Adaptations and rehousing request	Reasonable redress for adaptations and complaint handling, and no maladministration for rehousing request.
22.	Leaks, repairs and damp and mould	Service failure for leak and repairs, and no maladministration for damp and mould and complaint handling.
23.	Repairs to steps	Maladministration for considered issue and no maladministration for complaint handling. Currently subject to review on request of resident and Curo.

4. Complaints Review Forum & Scrutiny

Throughout the year, we engaged regularly with our customer-led Complaint Scrutiny Group to support the development and review of our new complaints framework. The group reviewed the revised policies and procedures being implemented and assessed anonymised complaints handled under both the

previous and new operating models, enabling direct scrutiny and comparison of the processes.

The feedback and insight provided by the group played a valuable role in shaping the continued development of the new model and informing enhancements to our Quality Assurance processes. We are grateful to the members of the group for helping to shape our services.

During the coming year, our focus will be on evolving the role of the group further, placing greater emphasis on organisational learning from complaint data. By drawing on members' lived experiences and customer insight, we aim to better identify customer priorities, highlight service areas requiring improvement, and support meaningful service change across the organisation.

5. The future

During 2026/27, our focus will be on embedding and refining the devolved complaints model to ensure that complaints continue to be resolved efficiently, consistently, and as close to the point of service delivery as possible.

Key priorities will be:

- Strengthening how we use complaint insight to influence organisational decision-making and service improvement. We will also continue to enhance our approach to learning from complaints, using customer feedback and complaint trends to identify recurring issues, address root causes, and prevent service failures from reoccurring. By taking a more proactive and preventative approach, we aim to reduce the need for customers to complain while improving overall customer satisfaction and service performance.

- Working closely with major change programmes and operational teams to ensure that learning from complaints is systematically considered when designing and implementing new processes, services, and policies.

- Continuing to prepare for and respond to emerging regulatory requirements, including the ongoing implementation of Awaab's Law, ensuring that our complaints service remains customer-focused, compliant, and an effective driver of organisational learning and improvement.

- Reducing compensation expenditure. While compensation will continue to form part of our resolution approach, where appropriate, we will ensure that all payments are proportionate, consistent and fully aligned with policy and procedure, reducing the risk of unnecessary or excessive payments.

Through continued focus on reducing response times, delivering more personalised resolutions and strengthening organisational learning from complaints, we anticipate that the full benefits of the new model for complaints resolution will become increasingly evident over the next 18 months. We also

believe that they will continue to improve our performance as demonstrated by core measures and Tenant Satisfaction Measures.