

FOI Request Reference: 09-17
Date of Response: 13/02/2017

Request

I refer to your email dated 17/01/2017 to our Customer Relations Unit ("CRU") which included the following request for information under the Freedom of Information Act 2000 ("FOIA"):

"... a summary of numbers and type of complaints. Ideally this would include information where you have been challenged on the remaining balance so I can ascertain if this is a wider issue or just an issue with me."

I understand that the account issues raised in your email have already been responded to by our CRU.

We contacted you by email dated 20/01/2017 to request a date range and for you to provide further clarity around the second part of your request.

You responded the same day and confirmed:

"The date range would be 2004 to 2016, grouped by year for the volume and type of complaint. The additional detail required is where the complaint is specific to a dispute over the balance on the student loans account."

Response

I can confirm that the volume and type of complaints from 2004 to 2016 is held by the Student Loans Company Limited ("SLC"). However, the level of information we are able to provide varies for the following reasons:

- Full complaints data for the period 2004 to 31/03/2010 is no longer held by our Customer Relations Unit ("CRU"). Complaints data dating back to financial year 2003-04 has been released previously under freedom of information and we are able to direct you to our previous responses which have high level complaints data by volume and category of complaint. Our CRU holds complaints data in varying levels from April 2010 onwards.
- In May 2012 our complaints categorisation and database were updated to allow for better collection and feedback of complaints to the business. These categories were updated further in April 2014.

Our complaints data is collated and reported on a financial year basis. Data covering financial years 2003-04 to 2009-10 can be found on our FOI Disclosure Log at http://www.slc.co.uk/media/5192/table_1_-_complaints_data.pdf (for financial years 2003-04 to 2006-07) and http://www.slc.co.uk/media/5559/foi_new_complaints_analysis_63-12.pdf (for financial years 2007-08 to 2009-10)

Please refer to the attached spreadsheet for data covering financial years 2010-11 up to 2016-17 (up to December 2016). Data for each year has been included on a separate tab. A list of acronyms has also been included in the first tab.

Please note that complaints data is not comparable year-on-year due to changes in the categorisation of complaints. In addition to the notes to the complaints data included in our previous FOI disclosures, more recently and since our previous disclosures, SLC took over the

processing of student finance applications for Welsh students in academic year 2014/15 for new students, and 2015/16 for all students. Complaints about processing Student Finance Wales applications prior to then would have been received and dealt with by the relevant Welsh Local Authority.

With regard to the specific complaints you have enquired about, namely those which are “*specific to a dispute over the balance on the student loans account*”, as can be seen from the data provided we do not hold a specific category for a dispute over the outstanding balance. Complaints are categorised by the underlying cause of complaint rather than any specific references made within the complaint itself and complaints of this nature may have any number of underlying causes, such as an HMRC P14 file issue, or the incorrect updating of repayments by one of our Contact Advisors. To provide data on “disputes over balance” would be a subjective and manual exercise, and for the period April 2014 to December 2016 there are in excess of 8,000 Repayment complaints. Based on an estimate of 3 minutes to review each individual complaint over this limited period, it would take 400 hours to complete this manual exercise. As the prescribed rate of £25 per hour, this would result in a total estimated cost of £10,000. Even reducing the timeframe to January to December 2016, there are in excess of 3,500 Repayment complaints, which would take an estimated 175 hours to review, resulting in a total estimated cost of £4,375. Accordingly, to provide data on “disputes over balance” would exceed the appropriate limit set out in the Freedom of Information and Data Protection (Appropriate Limit and Fees) Regulations 2004. The limit applying to SLC is £450 or 2.5 days (calculated to be 18 hours of staff time at £25 per hour). As this specific part of complaint had been “ideally” then we have considered this as an optional/if possible requirement. Accordingly, we have not refused your request under section 12(1) of the FOIA, and decided to release the complaints data we can provide within the appropriate limit.