



Magna Housing Limited Annual Complaints Handling and Service Improvement Report 2025/26

September 2026

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Comment from the Chair of the Magna Board



Christine Turner
Chair

As Chair of Magna's Board, I'm pleased to share our Annual Complaints Handling and Service Improvement Report for 2025/26. The Board has reviewed this report and the progress made in response to customer complaints, feedback and Housing Ombudsman decisions.

At Magna, we believe complaints are an important opportunity to learn. When customers tell us something has gone wrong, it helps us understand where we need to improve and where we should focus our efforts to deliver better services.

During the year, we received 779 Stage 1 complaints and 244 Stage 2 complaints. Whilst we responded to complaints within our target timescales, we recognise that some customers didn't receive the standard of service they expected. We know that responding on time is only part of the picture. What matters most is resolving issues, learning from mistakes and making meaningful improvements.

Customers told us that repairs, damp and mould, communication and neighbourhood concerns continued to be the issues that affected them most. As a result, we've invested extra funding in our repairs service, increased capacity in our Customer Care team, strengthened our approach to managing anti-social behaviour and improved how teams work together to provide a more joined-up service.

We were also encouraged to see an improvement in customer satisfaction with how complaints were handled during the year. While we know there is still more to do, this suggests that the steps we've taken to improve our complaints service are making a positive difference. We remain committed to providing a fair, accessible and customer-focused complaints process.

The Board has also reviewed the findings from the Housing Ombudsman. Whilst it's encouraging to see improvement in our Ombudsman outcomes compared with previous years, we recognise that there's still more work to do. Every complaint represents a customer experience, and we are committed to listening, learning and taking action when things go wrong.

We're particularly encouraged by the range of improvements that have been delivered as a direct result of customer feedback. This includes changes to services, policies, colleague training, communication and investment decisions. These improvements demonstrate that customer feedback is helping to shape the future of Magna and the services we provide.

We've also continued to strengthen how we use customer feedback, complaint data, Tenant Satisfaction Measures and other insight to better understand the issues that matter most to our customers. This gives us a clearer picture of emerging

trends, recurring concerns and areas where customers may be experiencing dissatisfaction. Better use of data helps us target improvements more effectively and provides assurance that we're focusing our efforts on the areas that will have the greatest impact for customers.

The Board is satisfied that Magna continues to comply with the Housing Ombudsman's Complaints Handling Code and has appropriate arrangements in place to learn from complaints and improve services. We'll continue to monitor progress and seek assurance that these improvements are delivering better outcomes for customers.

On behalf of the Magna Board, I'd like to thank every customer who took the time to share feedback, raise a concern or make a complaint. Your voice matters and plays a vital role in helping us improve. We're committed to continuing to listen, learn and work with customers to deliver better services and experiences in the future.

Christine Turner
Chair

Introduction

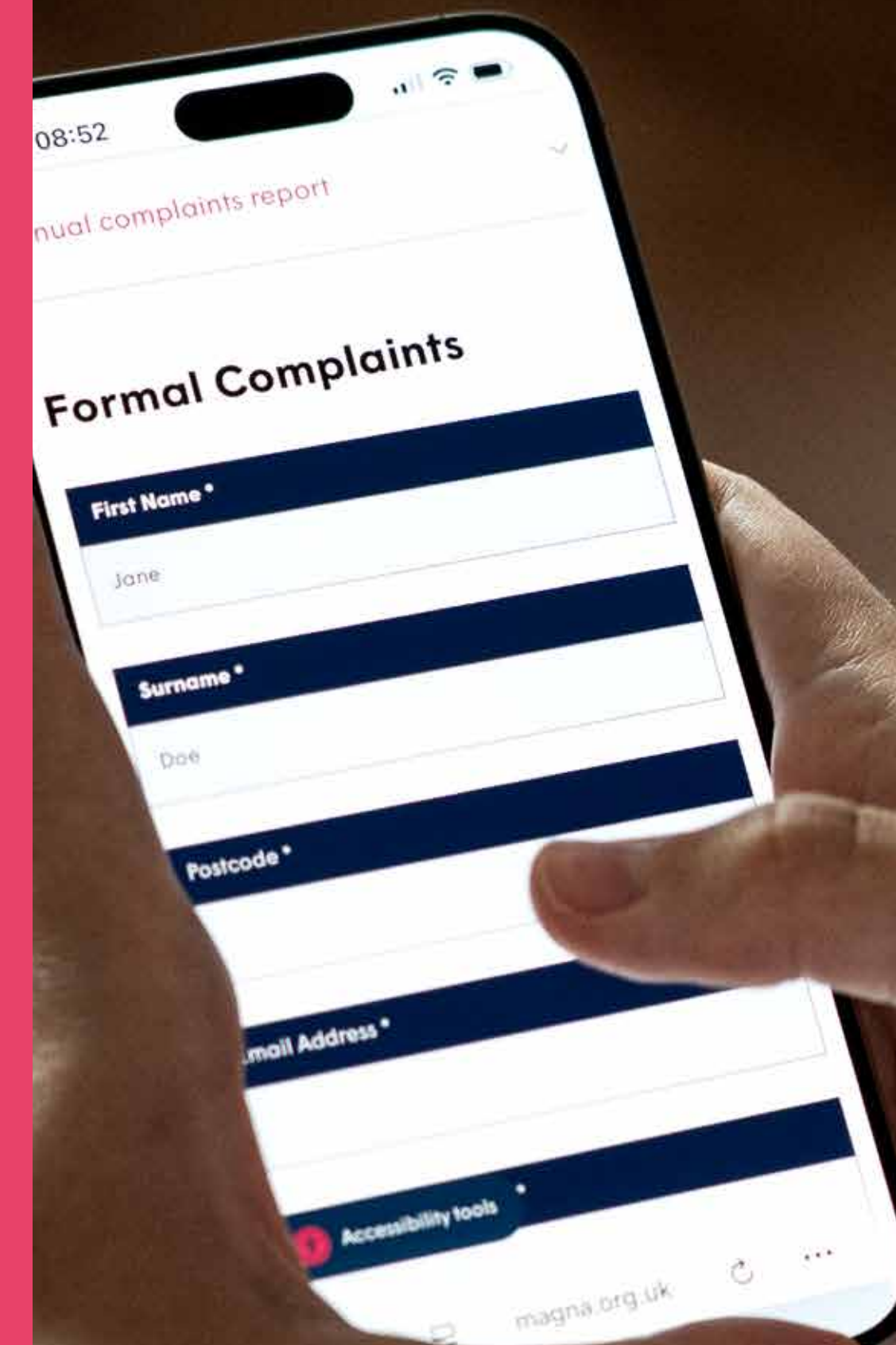
This report builds on our last annual review of complaints and compliments and self-assessment against the Housing Ombudsman Service's (HOS) Complaints Handling Code (CHC), which was reported to Magna's Strategic Board in June 2025.

The CHC became effective from 1 April 2024. This requires Magna to:

- Submit our self-assessment and compliance evidence information annually to the HOS.
- Produce an annual complaints performance and service improvement report for submission to the Strategic Board.
- Produce a response from the Strategic Board on an annual complaints performance and service improvement report.
- Publish the annual complaints performance and service improvement report and response from the Strategic Board on our website.

Compliance with the code and membership of the HOS scheme forms part of the Regulator of Social Housing's consumer standards and the four points above are mandatory.

In the past 12 months, our team of complaints specialists has experienced a high volume of complaints. As part of our planning for 2026/27, we've reviewed our capacity and capability not only to handle complaints effectively and resolve customer issues but also to continuously improve and learn from feedback.



Customer complaints

1 April 2025 to 31 March 2026

Overall complaints and trends

During 2025/26, we received 779 stage one complaints and 244 stage two complaints.

While complaint volumes remain high, the themes were consistent with previous years, with repairs, damp and mould, communication and neighbourhood concerns continuing to be the issues raised most often by customers.

We use this feedback to understand where customers experience frustration, delays or poor communication, and to help identify where improvements are needed. The service improvements described later in this report have been directly influenced by the issues customers told us mattered most.

Complaint themes

Complaint feedback continued to highlight repairs delays, repeat visits and disruption caused by complex or long-running repairs. In response, we invested an additional £1.8 million in our repairs service, strengthened oversight of larger works and increased operational capacity.

These changes are intended to improve repair times, reduce repeat visits and

provide a more predictable experience for customers. We will monitor the impact through complaint volumes, repeat complaints, repairs performance and Tenant Satisfaction Measure (TSM) results.

Customers consistently told us that communication was often as important as the issue itself. Feedback highlighted a lack of updates, difficulty contacting us and uncertainty about what would happen next. To address this, we improved customer communication, provided clearer updates for higher-risk cases and increased capacity within the Customer Care team.

Our aim is to reduce unnecessary chasing, improve customer understanding and provide a more consistent experience across services. We will monitor progress through complaint themes, customer satisfaction and TSM feedback.

Complaint feedback showed that customers wanted greater confidence that neighbourhood and anti-social behaviour concerns were being assessed consistently and acted upon quickly.

In response, we introduced a new Anti-Social Behaviour Policy, developed a Living Well Together Policy (Good Neighbourhood Management Policy) and increased community safety capacity. Together, these changes are intended to support earlier identification of risk, clearer case ownership and more consistent intervention where customers are affected by nuisance or anti-social behaviour. We will monitor progress through complaint trends, escalations and case review outcomes.

During 2025/26, we received eight complaints which were not investigated as they did not meet the requirements of our Complaints Policy. These relate to issues such as our handling of parking concerns, fence repairs, appointments, property condition matters and tenancy-related queries. Complaints weren't investigated where the issues raised had already completed our complaints process, related to events that happened more than 12 months earlier or were raised by a third party without the customer's consent. In each case, we explained our decision to the customer and provided information about any alternative options available.

Top three complaints categories

Repairs



Damp and mould



Communication



All complaints received 2025/26



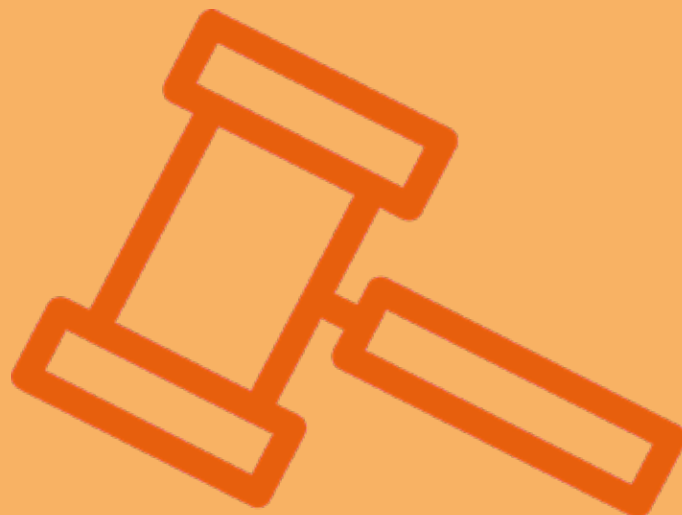
779

Stage 1
complaints



244

Stage 2
complaints



Ombudsman
maladministration
rate

58%



Complaints handled
within target

100%



Complaints
handling TSM

32.1%



Transactional
satisfaction

60.7%

Housing Ombudsman Service determinations

During 2025/26, the ombudsman made nine determinations about us, resulting in 21 findings, including two which were outside their jurisdiction.

Some of the determinations had more than one area under investigation, for example, antisocial behaviour and complaint handling. Complaint handling is always investigated as part of the main investigation, although a finding is only issued if the customer expresses dissatisfaction with how their complaint was handled when they escalate it to the ombudsman for investigation.

This compares to 11 determinations in 2024/25 and 6 in 2023/24, showing that the number of cases reviewed by the ombudsman has increased overall in recent years.

Our maladministration rate improved from 100% in 2023/24 and 81% in 2024/25. Based on the decisions received during 2025/26, our current rate is approximately 58%, calculated using the Ombudsman’s approach which counts service failure, maladministration and severe maladministration as negative findings.

This shows a clear positive trajectory over the last three years. The 2024/25 position remained above the national average (71%) and similar housing providers, and we recognise there’s still more to do to consistently deliver good outcomes for customers.

At the end of the year, there were also 18 cases awaiting determination by the Ombudsman, which means further outcomes will be reflected in future reports.

Summary of investigation outcomes

21 Number of final determinations received

Severe maladministration		Maladministration		
Damp and mould		Complaint handling	Damp and mould	Repairs
1		2	1	2
Service failure				
Complaint handling	Damp and mould	Noise nuisance	Repairs	Rent and service charges
1	1	1	1	1
Already reasonably redressed		Outside jurisdiction		
Complaint handling		Colleague conduct	Rent and service charges	
3		1	1	
No maladministration				
Anti-social behaviour	Complaint handling	Repairs	Tenancy support	
1	1	2	1	

Service improvements made to create better outcomes for customers

The service improvements set out below are not just actions we've taken in response to individual complaints. They show how we're using complaints, customer feedback, TSM results and ombudsman outcomes to understand root causes, improve services, reduce repeat dissatisfaction and strengthen assurance.

Our focus is on the outcome for customers: clearer communication, faster follow-through, better coordination between teams, earlier identification of risk, and fewer repeat issues. This also helps the Board see how complaint learning is being turned into measurable service improvement, not only recorded as learning.

Using complaints and feedback to drive improvement

We use complaints, satisfaction surveys, TSM results, Magna Voice feedback and ombudsman outcomes to understand where customers are experiencing avoidable frustration, delay or poor communication. This gives us a clearer view of the gap between the service we intend to provide and the service customers actually experience.

During 2025/26, this insight continued to show that customers want repairs completed more quickly, clearer communication, better follow-through when actions are agreed, and stronger coordination where more than one team is involved.

We've used this learning to prioritise improvements that should make the biggest difference to customers. These include investment in repairs delivery, strengthened community safety arrangements, clearer policies, improved complaint handling support for colleagues, better tracking of lessons learned, and wider transformation through our Better Services programme.

The outcome we want is simple: fewer repeat complaints, fewer escalations, clearer ownership of actions, and greater customer confidence that we're listening and acting on what we hear.



Summary of the improvements made and better outcomes delivered

Customer issue / insight	Action taken	Better customer outcome	How we'll monitor it
Repairs delays and repeat visits.	Additional investment of £1.8m into the repairs service and improved oversight of larger works.	Faster resolution and less disruption.	Complaint volumes, repeat complaints, TSM repairs satisfaction.
Poor communication.	Clearer updates and increased Customer Care Team capacity.	Fewer chasers and better customer understanding.	Complaint themes, CSAT, TSM communication feedback.
Neighbourhood / ASB concerns.	New ASB Policy, Living Well Together Policy (Good Neighbourhood Management Policy) and increased capacity.	Earlier risk identification and more consistent case handling.	ASB complaint themes, escalations, case review outcomes.
Actions not completed after stage one.	Develop lessons learnt and resolution tracking.	Fewer escalations and better follow through.	Stage two escalation rate, overdue tracker actions.
Learning not always embedded.	Complaints and Service Improvement Working Group.	Stronger cross-service accountability.	Completed actions and evidence of service change.



Improving communication and customer access

Many complaints and survey responses highlighted issues with communication. Customers told us they weren't always kept updated, found it difficult to get in touch, or had to chase for information.

In response, we've improved how and when we communicate, particularly for higher-risk repairs and hazards. We now provide clearer updates, set better expectations about timescales, and make sure customers know what will happen next.

We've also increased capacity in our Customer Care Team by recruiting additional advisors, so we can respond more quickly and improve access to our services. While this has led to improvements, we recognise that communication isn't yet consistent in every case. This is an area we continue to focus on, particularly as we strengthen our approach to meeting the requirements of Awaab's Law and ensuring customers receive timely updates where there are identified risks or hazards.



Improving joined-up working across teams

Internally, complaints also highlighted the need for better joined-up working. Customers told us that when several teams were involved, communication wasn't always clear and progress could be delayed.

In response, we've improved how teams work together by strengthening communication between services, clarifying roles and responsibilities, and improving how information is recorded and shared. This helps ensure that issues are followed through to completion, reduces duplication, and provides a more joined-up and consistent experience for customers.

Improving repairs and reducing delays

Feedback from complaints also showed that delays to repairs and follow-on works remain one of the biggest causes of dissatisfaction. This is consistent with our TSM results, which show that the speed of repairs is still an area where we need to improve.

In response, we carried out detailed analysis using complaint insight, performance data and operational feedback to understand the root causes of delays. This showed that more complex and longer-running repairs were having a wider impact on service delivery and customer experience.

To address this, we invested £1.8 million in our repairs service to help complete more complex repairs more quickly, improving overall repair times and reducing the risk of delays for customers. This approach also supports a more sustainable service, allowing our in-house repairs teams to focus on completing new repair requests within expected timescales.

Alongside this investment, we've increased internal capacity by recruiting additional roles, including scheduler and operational support roles. These roles are key to improving how work is planned, coordinated and communicated, helping to ensure appointments are arranged more quickly and customers receive clearer, more consistent updates.

Delivering a more coordinated approach to complex repairs

We've improved how we manage complex repairs through our non-capital major works (NCMW) programme. Many of these cases can be difficult and disruptive for customers. Our aim is to plan work better, so we can reduce repeat visits and keep disruption to a minimum.

We now review the most complex jobs more often. Teams talk about these at regular meetings so they can spot risks early, share ideas and stop problems from getting worse. Each job now has a lead operative who gives daily updates to the manager. This helps us act quickly if plans change, avoid delays and keep work on track. It also means fewer visits to the home and a smoother experience for customers.

We've also improved how we record what we do. Teams now take and store more photos and notes during works. This gives a clear record of what has been done and helps us explain this to customers where needed.

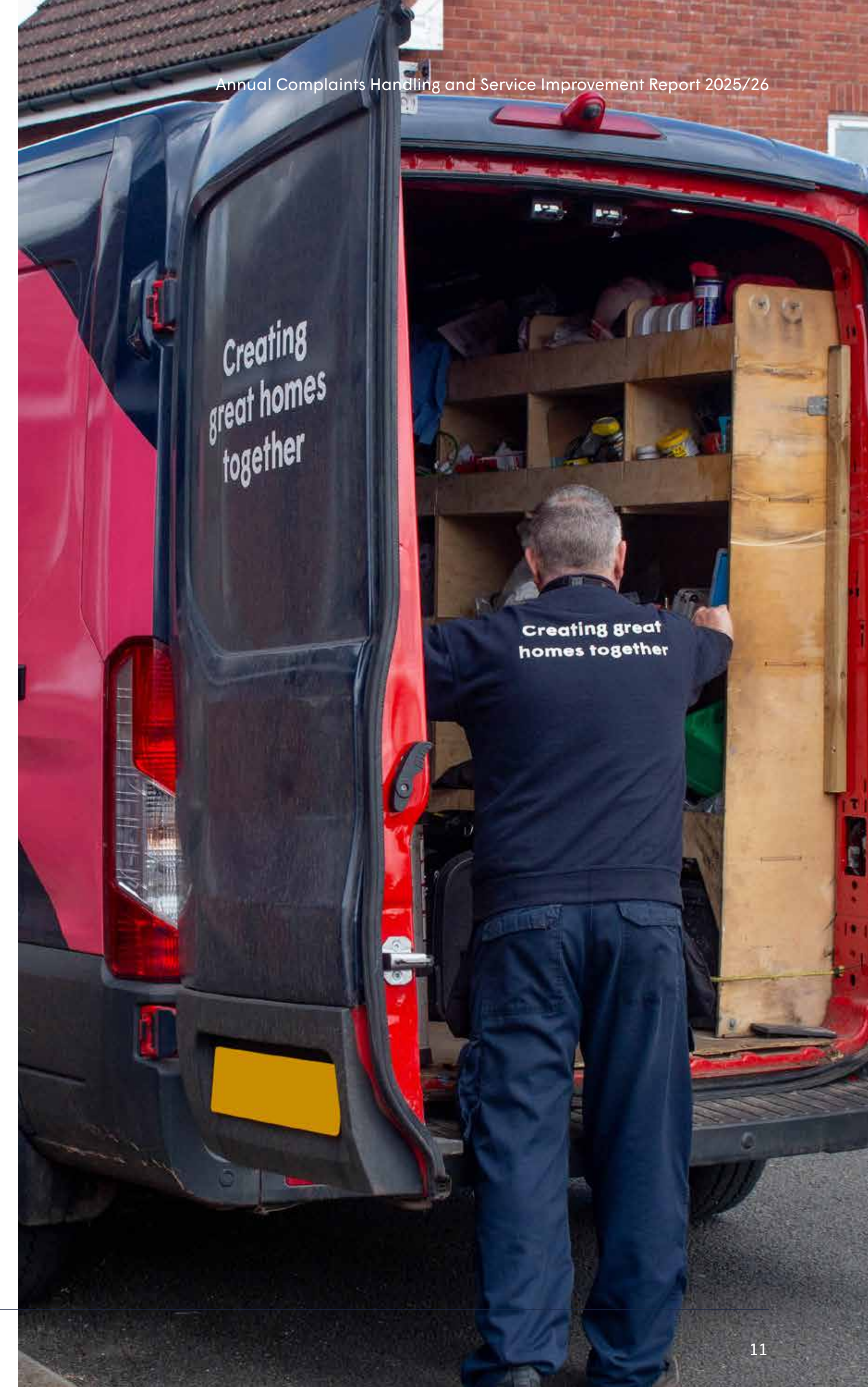
We're sharing learning better across teams. Repairs and Housing teams now review complex cases together. This helps us understand the full customer journey and where things could have been better.

We've acted on feedback about communication. Some customers didn't know how disruptive major

works could be. Surveyors now explain this clearly at the start, and we follow up with calls and written updates. This helps customers know what to expect, plan ahead and feel more in control. We're also working closely with Housing teams so customers get the right support throughout.

We know every case is different, so our approach is flexible. We also support our teams to work safely and professionally in customers' homes, including where there are more challenging situations.

Overall, these changes are helping us deliver better planned repairs, with clearer communication, fewer repeat visits and less disruption. This means a more predictable, supported experience for customers from start to finish.



Strengthening our response to neighbourhood and ASB concerns

Customers also told us that issues weren’t always picked up or acted on quickly enough, particularly where there were risks or ongoing concerns such as anti-social behaviour. This was reflected in complaints and wider feedback, which highlighted inconsistencies in how cases were assessed, prioritised and managed.

In response, we carried out a detailed review of our community safety service, using complaints insight, case reviews and feedback from colleagues and customers to better understand where improvements were needed. This deep dive identified the need for more consistent approaches to triage, stronger identification of risk and vulnerability, and clearer expectations around how cases are managed and progressed.

As a result of this work, we’ve introduced a new Anti-Social Behaviour Policy, replacing our previous Community Safety Policy.

The updated policy introduces a harm-centred and trauma-informed approach, placing a greater focus on the impact on customers and communities when assessing and responding to cases. This means:

- Cases are prioritised based on risk and harm, rather than a standard process.
- Higher risk cases receive faster and more intensive responses.

- Vulnerability is identified earlier and built into decision making.

The policy also sets clearer expectations around prevention, early intervention and partnership working, ensuring that issues are addressed at the earliest possible stage and that customers receive a more consistent and coordinated response.

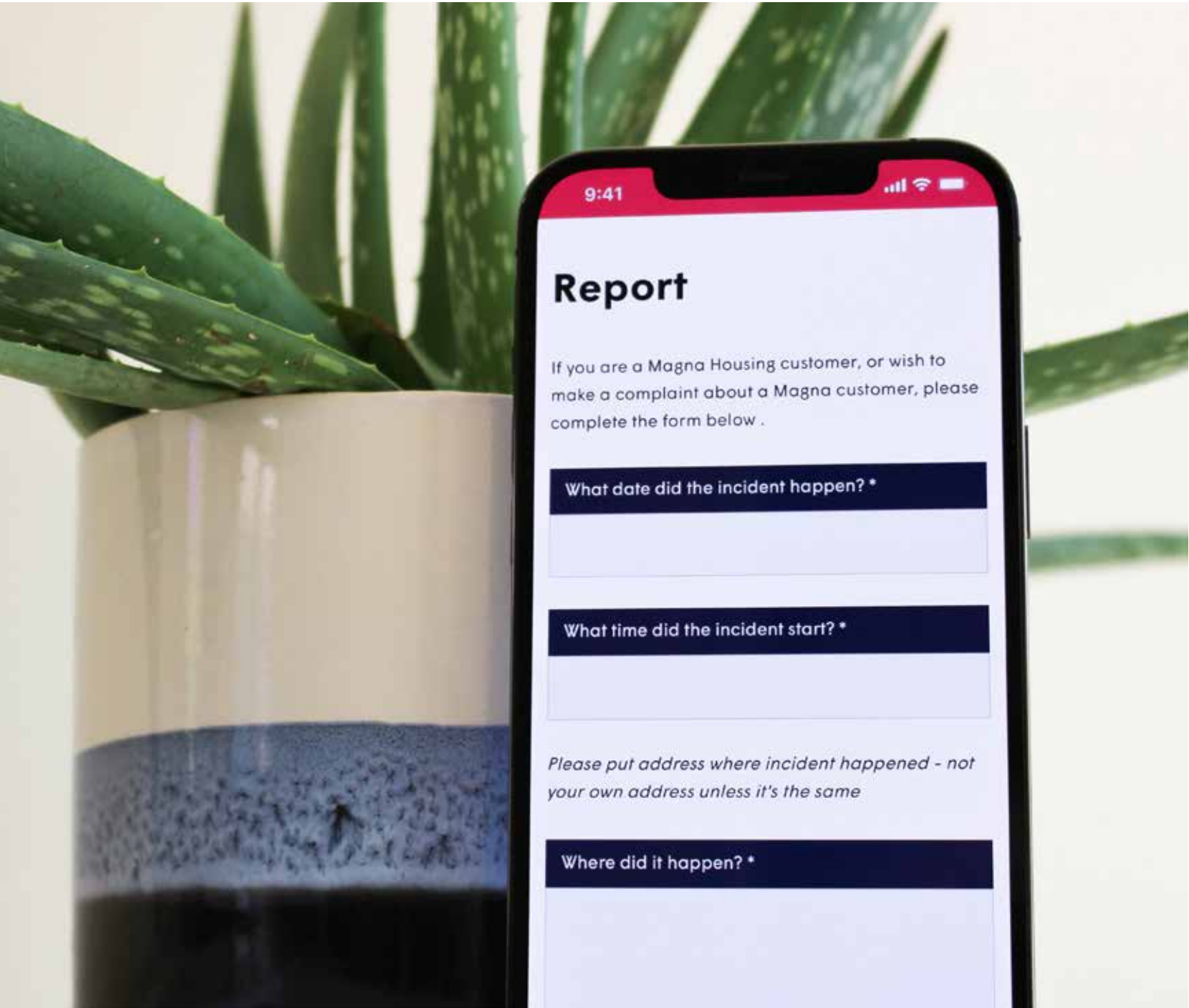
Alongside these changes, we’ve strengthened how we triage and prioritise cases, including clearer risk assessments and earlier escalation where required. We’ve also recruited additional community safety officers to increase capacity and improve our ability to respond quickly and consistently across Somerset and Dorset.

We’ve also introduced a more structured approach to case management, including clearer case ownership, improved recording and regular review of actions. This supports more consistent decision making, better oversight, and ensures that agreed actions are followed through to completion.

During the year, we also developed a Living Well Together Policy (Good Neighbourhood Management Policy), which complements our ASB approach by setting out how we respond to concerns that don’t meet the threshold for anti-social behaviour but still impact customers’ day-to-day lives. This helps ensure that all reports are managed under the most

appropriate framework, with clear expectations about what action we can take.

Together, these changes represent a more proactive, consistent and customer-focused approach to managing neighbourhood concerns and anti-social behaviour. The overall aim is to identify risks earlier, respond more effectively, and ensure customers feel safe, supported and confident that their concerns are being taken seriously.



Improving housing services and customer processes

Complaints also highlighted concerns about the mutual exchange process, particularly around clarity of timescales, inspections and communication. In response, we reviewed and updated our mutual exchange procedure, with clearer stages, defined timescales for decision making, and improved checks and communication throughout the process. The updated procedure includes clearer expectations around response times, inspections, checks, communication, and sign-up arrangements. This will help provide a more consistent and transparent experience for customers looking to move home.

Supporting customers in sheltered and supported housing

We've also made specific improvements within our sheltered and supported housing services following complaint feedback. This included strengthening the way service disruptions relating to emergency response systems are managed, improving how guest room bookings are handled, and improving record keeping for welfare checks. These are important services for customers who rely on timely support, clear communication and accurate records as part of their day-to-day safety and wellbeing.



Designing better services for the future

Alongside these service changes, we've launched our Better Services transformation programme. This programme is designed to improve how customers experience our services as a whole, in line with our Better Futures strategy.

This work focuses on understanding services from the customer's point of view, rather than how they're organised internally. It brings together insight from complaints, performance data and customer feedback to redesign services so they're easier to use, more joined-up, and better meet customer needs.

The programme takes a data-driven and human-centred approach, working with customers, colleagues and partners to design improvements and test changes before they're rolled out more widely.

This means we're not only responding to individual complaints, but also using insight to make wider, long-term improvements to how our services work.



Our customers' futures

Developing a positive complaints culture and improving complaint handling

We've also focused on strengthening our complaints culture and building colleague capability across the organisation.

During the year, all managers attended complaints training to improve understanding of complaint handling, the role of the Housing Ombudsman, and how complaints should be used to drive service improvement.

We introduced a new mandatory complaints e-learning module for all colleagues, ensuring a consistent understanding of what counts as a complaint, how complaints should be handled, and the role everyone plays in delivering a positive customer experience.

We also launched a dedicated complaints hub for colleagues, providing clear guidance, tools and resources to support consistent and effective complaint handling across all services.

These changes support a more consistent, confident and customer-focused approach to complaint handling across the organisation.



Listening to customers and improving accessibility

We've also focused on improving how we listen to our customers and act on their feedback. While satisfaction is improving overall, feedback shows that not all customers feel we always listen or take action.

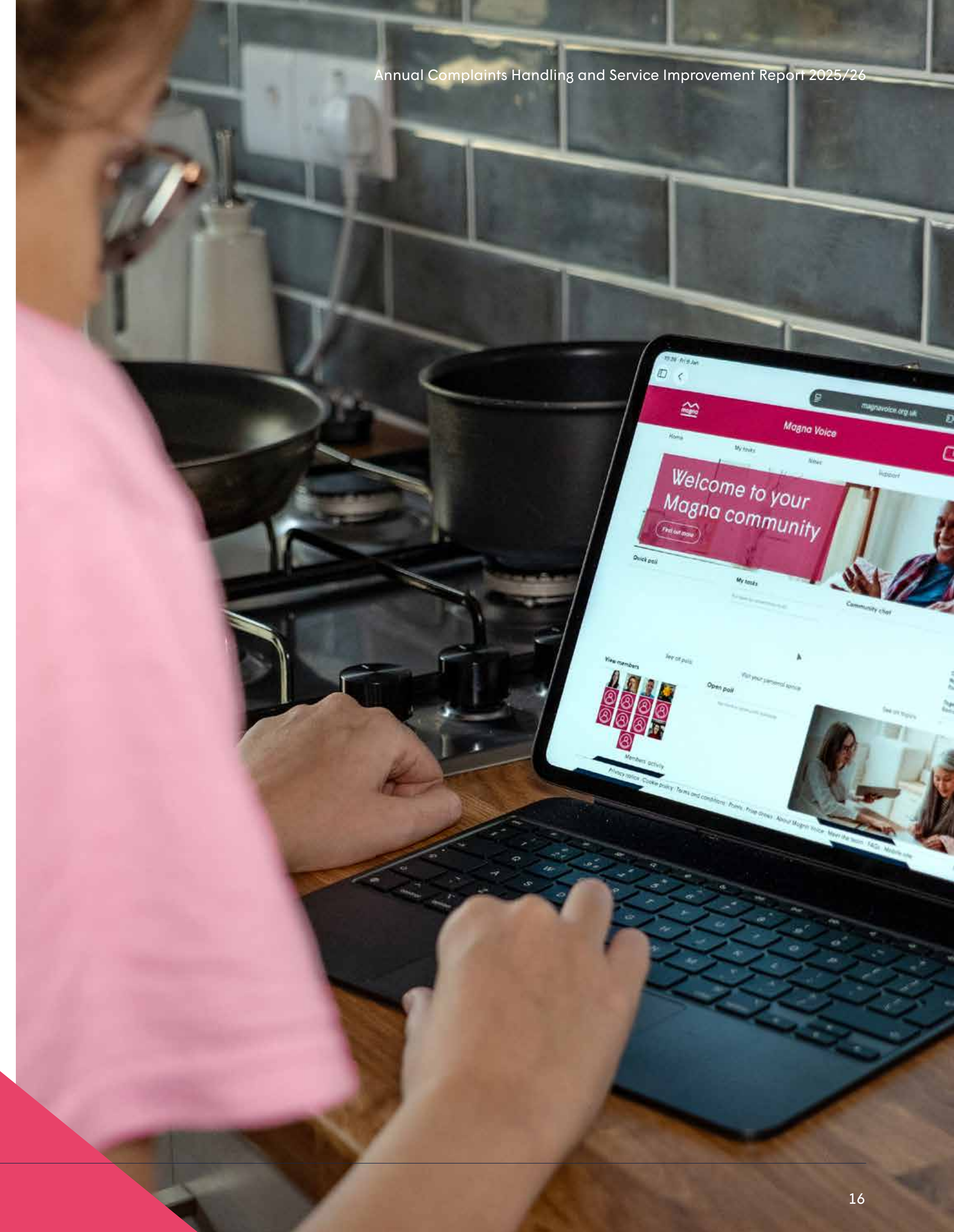
To address this, we launched Magna Voice during the year, giving customers more opportunities to share feedback and influence our services. This supports ongoing research, co-design and continuous learning, helping us turn customer insight into meaningful change.

We've also made improvements to ensure our services are accessible for all customers. This includes updating our systems so we can provide rent statements in large print, helping us better support customers with additional needs and meet our responsibilities under the Equality Act.

Improving data protection and customer safety

We've strengthened how we manage customer information and communication. Our Customer Care Team has improved how GDPR checks are completed when handling customer enquiries and how customer data is updated where inconsistencies are identified.

We've also introduced a new third-party authority process, allowing customers to formally nominate a trusted person to act on their behalf. This helps ensure that information is shared safely and consistently, while making it easier for customers to access support when they need it.



Overall impact

Overall, complaints, survey feedback and TSM results continue to tell a consistent story. Customers are more likely to feel satisfied when we communicate clearly, act quickly, coordinate services well and follow through on what we say we'll do.

The improvements made during 2025/26 have focused on these areas. They show that complaints are being used not only to resolve individual issues, but to shape investment, improve policies, strengthen colleague capability and support wider service transformation.

The next step is to make this learning more measurable. Through the Complaints and Service Improvement Working Group, the TSM action plan, the lessons learnt tracker and Better Services programme, we'll strengthen how we track outcomes, reduce avoidable and repeat complaints and provide clearer assurance that learning is leading to sustained improvement.



Continuing to strengthen learning and service improvement

While we've made good progress, we recognise that the next stage is to strengthen how learning is prioritised, tracked and evidenced across services. In 2026/27, we'll focus on making sure complaint insight leads to clearer outcomes, stronger accountability and a reduction in repeat dissatisfaction.

The Complaints and Service Improvement Working Group will play a key role in this. The group has been set up to ensure learning from complaints leads to meaningful and sustained service improvement across Magna, and it aligns with the TSM action plan which is accountable to the Better Futures Board.

Through this group, we'll continue to review lessons learnt from complaints, Housing Ombudsman outcomes, complaint themes, transactional survey feedback and emerging risks.

This will help us identify systemic issues, agree practical improvement actions and ensure learning is embedded across services.

We'll also continue to develop the lessons learnt action tracker so actions are more clearly outcome-focused, owned by the right service, timely and supported by evidence of what's changed. The aim is to move beyond recording learning and provide stronger assurance that agreed actions have improved the customer experience.

A key priority for 2026/27 will be reducing avoidable and repeat complaints. We'll do this by using complaint insight to identify root causes, improving follow-through after stage one responses, and escalating barriers where agreed actions aren't progressing. This will support better outcomes for customers and reduce the risk of complaints escalating to stage two or the Ombudsman.

We'll also make better use of positive Ombudsman outcomes and determinations where our handling of complex cases has been found to be appropriate. These outcomes help demonstrate where our approach is working well and will be used to support colleague confidence, learning and morale, particularly where teams are managing complex, sensitive or long-running cases.

To avoid duplication with other improvement activity, the group will work alongside existing programmes, including TSM action planning, Better Services and service design activity.

Feedback from colleagues has highlighted the importance of making these links clear so that improvement work is coordinated, not duplicated. This approach will help us demonstrate a clearer line from customer feedback to organisational learning, to action, to measurable improvement.



Compliance with the HOS Complaints Handling Code

We're committed to delivering a complaints service that meets the requirements of the Housing Ombudsman's Complaint Handling Code.

The Code became a statutory requirement from 1 April 2024, which means landlords must follow its standards when handling complaints. These standards focus on being fair, putting things right and learning from complaints to improve services.

During the year, we've continued to meet the requirements of the Code. This includes maintaining a clear two-stage complaints process, responding within the required timescales, and making sure our responses are clear, evidence-based and focused on resolving issues for customers.

Self-assessment

We've completed our annual self-assessment against the Complaint Handling Code. This helps us review how well we're meeting the requirements, identify any areas for improvement, and make sure our approach stays aligned with best practice. The self-assessment has been reviewed and approved as part of our governance arrangements and published in line with the Code.

We've also developed a new compensation policy to align with the Housing Ombudsman's latest guidance. This helps make sure that when things go wrong, we take a fair and consistent approach to putting them right. Decisions about compensation are clearly linked to the impact on the customer, helping to build trust and provide more transparent outcomes.

Overall, our approach is focused on using complaints as a source of learning. By maintaining compliance with the Code, we're strengthening our complaints process, improving consistency, and making sure customers receive a fair and timely response when they raise a concern.



Customer complaints policy

The updated Customer Complaints Policy is presented for review and approval as part of our annual governance and assurance arrangements under the Housing Ombudsman’s Complaint Handling Code. The Code requires landlords to regularly review and approve their complaints policy to ensure it remains compliant, reflects current practice, and incorporates learning from complaints and Ombudsman findings.

This update follows the Board-approved 2025/26 policy and reflects changes made during the year to strengthen clarity, consistency and accessibility, alongside emerging regulatory requirements and service improvements.

A summary of changes is shown in the table to the right.

Overall, these changes make the policy more transparent, easier to use, and fully aligned to regulatory expectations.

Change area	Summary of change	Why it matters
Accessibility	Improved structure and customer expectations.	Easier to understand.
Definitions	Clear distinction between complaints/service requests/appeals.	Consistency.
Regulatory updates	Data protection and STAIRS complaints.	Regulatory compliance.
Processes	Updated Stage 1 and Stage 2 handling.	Better operational alignment.
Remedies	Enhanced “putting things right” section.	Better customer outcomes.
Compensation	Link to new Compensation Policy.	Clearer framework.



Compensation policy

A new standalone Compensation Policy has been developed to sit alongside the Customer Complaints Policy. This policy has been introduced in response to the Housing Ombudsman’s newly published Compensation Guidance and is summarised in the table to the right.

The introduction of a standalone Compensation Policy strengthens our ability to provide fair, consistent and defensible outcomes for customers, while supporting earlier resolution and reducing escalation to the ombudsman.

Area	Summary
Why introduced	Alignment with Housing Ombudsman guidance.
Key principles	Fairness, consistency, proportionality.
Approach	Case-by-case assessment.
Types of redress	Financial and non-financial remedies.
Expected benefits	Consistency, transparency and reduced escalation.



Role of the Member with Responsibility for Complaints (MRC)

The code requires that a member of the governing body must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This role has been fulfilled by Magna's Chief Executive, Selina White, since May 2024. In May 2025, the Strategic Board agreed that she is still most appropriate person at Magna to fulfil this role, in her capacity as a Strategic Board member. This is to be reviewed on an annual basis under the wider scrutiny of the Board.



Duty to Monitor

The Social Housing (Regulation) Act 2023 places a duty on the ombudsman to monitor compliance with the statutory Complaint Handling Code. This means that the ombudsman is required to ensure that all landlords meet the standards set out in the code for complaint handling, regardless of their size and operating model.

Where concerns arise with a landlord's compliance with the code, it will engage with them to bring them back into compliance. If there is evidence of ongoing failures in compliance, it will consider using its wider powers including Complaint Handling Failure Orders. The HOS will also use its work to monitor compliance with the code to identify and share examples of good practice in complaints handling.



For more information visit
magna.org.uk