

# EWOV's Fair and Reasonable Investigation Framework

HOW EWOV INVESTIGATES COMPLAINTS IN A FAIR AND REASONABLE WAY



## CUSTOMER CONSIDERATIONS

- › EWOV considers the individual circumstance of a customer, their contribution to the complaint and the financial impact experienced.



## ADVICE AND INTERVIEWS

- › During an investigation EWOV will consider any regulatory, departmental, technical or legal advice relevant to the specific investigation. EWOV will also interview any relevant others, if required, during its investigation.



## COMPANY CONSIDERATIONS

- › EWOV will consider the application of the company's policies and procedures, customer service performance and contribution to the complaint in its investigation.



## GOOD PRACTICE

- › EWOV will establish if the actions of the company are in line with good industry practice and where applicable other industry practice.



## LAWS AND REGULATIONS

- › EWOV has regard to laws, codes and regulations relevant to the specific investigation.



## PREVIOUS CASE RESULTS

- › EWOV will review previous investigations and decisions to guide an investigation where relevant.