

GUIDANCE - REPORTING A FRAUD CONCERN (MEMBERS OF PUBLIC)

INTRODUCTION

Student Loans Company ("SLC") has a duty to ensure that public funds are appropriately administered and protected and is committed to the prevention of fraud. The Company recognises that openness and accountability are essential in order to prevent fraud and respond effectively when it is identified.

SLC encourages members of the public to report suspected fraud as soon as possible. This document provides guidance on how to report a fraud concern and your right to confidentiality and anonymity.

It also explains how SLC will deal with your concern and provide details of what to do if you are unsatisfied with the handling of your concern.

WHAT IS REPORTING A FRAUD CONCERN?

This is the reporting of a person, education provider or third party who you suspect is claiming for, or receiving, student finance which they are not entitled to. It could also be the reporting of a person that you suspect is actively avoiding repaying their student loan.

Examples of this could include (though not restricted to).

- (a)** Someone who has obtained student funding fraudulently.
- (b)** Someone who has asked you to collude with them to submit false information to SLC in order to obtain additional student funding.
- (c)** Someone who has provided false information regarding their personal circumstances with a view to obtaining student funding fraudulently.
- (d)** Someone who has gone overseas and whom you believe is evading repayment of their student loan.
- (e)** A Higher Education Provider whom you believe to be acting dishonestly.

HOW DO I RAISE A FRAUD CONCERN?

If you suspect fraud, you can:

- complete our REPORT A FRAUD CONCERN Form and send it to Financial Crime Prevention Unit, Student Loans Company Ltd, 100 Bothwell Street, Glasgow G2 7JD or email to Investiagtions@slc.co.uk You can download the Form at www.Gov.UK/SLC; OR
- phone our dedicated hotline on 0300 100 0059 or +44 141 243 3427 if calling from overseas. Lines are open 9.00am to 5.30pm Monday to Friday; OR
- write to/email Financial Crime Prevention Unit, Student Loans Company Ltd, 100 Bothwell Street, Glasgow G2 [7JD, Investigations@slc.co.uk](http://www.Gov.UK/SLC)

The earlier you report your concern to us the easier it is for us to consider and take appropriate action.

CONFIDENTIALITY AND ANONYMOUS REPORTING

We would encourage you to provide your personal details when reporting a fraud concern.

We understand that you might prefer reporting fraud concerns anonymously. However, where we have your details, we are more likely to be able to act on your concerns.

A full investigation may be difficult or impossible if we cannot obtain further information from you and equally it can be difficult to establish if allegations are credible. SLC will always do its best to protect the identity of anyone who raises concerns and does not wish their name to be disclosed.

Anonymously reported concerns will be considered at the discretion of SLC's Financial Crime Prevention Unit, taking account of the seriousness of the concerns raised, their credibility and how likely it is that fraudulent activity can be proven.

HOW WILL MY FRAUD CONCERN BE DEALT WITH?

Once you have raised your concern with us, it will be assessed by our Financial Crime Prevention Unit to determine what initial action or further investigation, if any, should be taken. Where appropriate you will:

- have your reported concern acknowledged by SLC.
- be told who within SLC is dealing with your concern and how to contact them.
- be told whether any further assistance or information will be needed from you.

It may be that the concern:

- can be resolved without the need for further investigation; or
- requires further investigation by SLC's Financial Crime Prevention Unit or other specialist SLC team/s; or
- is referred to the Police or another external agency for further investigation.

Outcomes could include:

- withdrawal or reduction of Student Finance funding to those not entitled to it.
- recommendations for changes to SLC policies, procedures, protocols or systems; or
- action by the Police or referral to other external agencies such as Cifas.

It may not be possible to tell you the precise action taken where this could infringe any duty of confidence owed to anyone else or prejudice any internal or external investigation.

IF YOU ARE NOT SATISFIED

We take the reporting of your concerns very seriously and appreciate your time, effort, and cooperation in making them.

While we cannot guarantee any particular outcome, we will make every effort to deal with your concern fairly and appropriately.

SLC'S Financial Crime Prevention Unit has day-to-day operational responsibility for the handling of reported fraud concerns and can be contacted as follows:

- By emailing the team mailbox, Investigations@slc.co.uk
- By calling the team on 0300 100 0059 or if calling from overseas +44 141 243 3427

- Or by writing to us at Financial Crime Prevention Unit, Student Loans Company, 100 Bothwell Street, Glasgow, G2 7JD.

If for any reason you are not happy with the way in which your concern has been handled, you can raise this with our Complaints Team by emailing customer_complaints@slc.co.uk

While this guidance encourages members of the public and external organisations to report concerns to SLC directly, we recognise that it may be appropriate for you to report them to the Police or other external agency or regulator either alone or in conjunction with reporting to SLC.