



Alternative Dispute Resolution Service – MCS Frequently Asked Questions

The Furniture & Home Improvement Ombudsman (FHIO) is an independent, not-for-profit, government approved organisation. We are approved by the Chartered Trading Standards Institute and are full members of the Ombudsman Association.

We offer an expert service to investigate unresolved disputes about businesses that participate in the Ombudsman scheme including MCS. We also support the industry to raise standards and improve services for consumers.

We are not consumer champions or industry representatives; our aim is to deliver our service to the highest standards and in a fair and balanced way. The service we provide is free of charge for consumers.

Why might you need our help?

Even when companies (in this case MCS certified installers) try their best, sometimes things go wrong, and you're unhappy with the service you receive. If this is the case, you should always complain to the installer first and give them a chance to reply and put things right. If they are unable to resolve your complaint, you may then wish to raise your complaint with MCS. If MCS are unable to resolve your complaint they may refer you to the Furniture & Home Improvement Ombudsman.

How can we help you?

If we agree that your dispute is something we can look into, we will review it fairly and impartially.

We don't take sides – we just look at the information we are given and will make a decision based on the evidence we receive.

If we are not able to take up your dispute, we will let you know why.

What are the powers of the Furniture & Home Improvement Ombudsman?

We are empowered to make decisions which are binding on MCS certified installers (where they are certified under the reformed MCS scheme). This means that they must comply with our decisions.

If you accept our decision, the installer has 28 working days to comply from the



date of your acceptance, unless an alternative timescale has been agreed with you.

We will also be working with MCS to make recommendations to certified installers to improve their service, and we publish case studies and data which can help them to understand what they could do to raise standards.

What are the benefits of our service?

- Confidence that we'll treat your dispute in a fair and balanced way
- A quick and simple process that saves you time, stress and money rather than going through the courts
- Decisions that the installers must comply with
- Helpful information and guides on our website
- The option to take your dispute somewhere else if you don't agree with our decision

What are our key principles?

We are committed to ensuring our service reflects independence, fairness, effectiveness, accountability, openness and transparency always.

How do we remain independent?

FHIO is neither a consumer champion nor an industry representative. We operate independently and impartially to ensure fairness in every case. Our Board of Directors is comprised of a balance of independent non-executive directors whose role is to ensure that our independence is preserved.

How are we funded?

Like many adjudication schemes we are funded by the industry which we have jurisdiction over and that means our services remain free for consumers.

Will we report publicly about the types and number of disputes that we see?

We report data about disputes on our website.

Are we subject to Freedom of Information (FOI)?



We are not a public body, so we are not subject to Freedom of Information (FOI) legislation, however we publish information and data relating to disputes on our website.

Who can escalate a dispute to us?

Anyone over the age of 16 who has a dispute with an MCS certified installer, as long as you have exhausted both the installer and MCS' complaint processes in the first instance and your dispute meets the criteria under which we can accept it.

When can you raise a dispute with us?

FHIO can consider a dispute with an MCS certified installer if:

- You have exhausted both the installer's and MCS's complaints procedures and either received a final outcome (deadlock) letter from MCS or more than 12 weeks have passed since you submitted your complaint to MCS
- You have referred your dispute no later than 12 months after receiving MCS's final outcome

What disputes can we consider?

- Poor service
- Poor quality of goods
- Failure to meet MCS Scheme Requirements
- Unfair treatment

What sort of disputes do we not cover?

We are unable to investigate your dispute in the following circumstances:

- Your dispute has not previously been referred to the MCS certified installer
- Your dispute is against an installer who was not MCS certified for the technology installed when the contract was entered into
- Your dispute is related to a contract that was entered into before 1st January 2025, under the original MCS Scheme and not the reformed MCS Scheme.
- Remedial works have been carried out by a third party
- Your dispute is being or has been dealt with by a court or other redress scheme



- Your dispute concerns alleged criminal activity
- Your dispute requires a full legal decision and/or legal sanctions
- Your dispute was referred to the Ombudsman over 12 months from MCS's final outcome (deadlock) letter being issued
- Your claim is for more than £10,000 (this does not include the purchase price of the goods/services that were bought)
- Your dispute is reasonably determined to be frivolous or vexatious
- Your dispute relates to a previous, outstanding or ongoing insurance claim
- Your dispute is against an installer who has entered administration liquidation or who has ceased trading
- Your dispute relates to a personal injury or medical claim
- You have already accepted an offer from the business for the same issues
- Dealing with such a dispute would seriously impair our effective operation
- Your dispute relates specifically to a finance or credit agreement
- Your dispute relates to work which you have paid a third-party installer for directly

How can you raise a dispute?

The quickest and easiest way to raise your dispute with the Ombudsman is for MCS to do this on your behalf. If you would prefer to raise the dispute directly with us, please complete the application form on our website at [here](#) or call us on 0333 241 3209 and we can post or email one to you.

Please be aware however, that this will mean that you may need to repeat information which you have already shared with MCS.

How is our service accessible?

We want to make sure that our service is simple and easy to use, whatever your needs. If you do have any specific needs or preferences, please let us know and we will make adjustments where we can.

You can contact us by telephone, WhatsApp, email or social media (X). See also [here](#) for more information about how our service is accessible.

In what language(s) is our service available?

Our service is available in English. If English is not your first language, we will try to make adjustments to help you use our service.



Can someone help you make your dispute?

Of course. If you would like some help to make your dispute, you can arrange for someone to assist you, for example, a family member, a friend or other representative.

As long as your representative is 16 years old or above and has agreed to help, we are happy for you to take whatever reasonable steps you need to help you make your best case to us.

If you would prefer to raise the dispute directly with us, please complete the application on our website or call us and we will post or email one to you. Please be aware that this will mean you may need to repeat information which you have already shared with MCS.

You don't need to appoint a lawyer or advisor to make a dispute to us. However, if you wish to, then of course, you can do.

What happens after you have escalated a dispute?

Once we receive your dispute, we will give you a reference number. Please keep this reference number safe and remember to use it each time you contact us. This will help us find your details more quickly. If you lose your reference number or don't have it to hand – don't worry, we should still be able to find your dispute on our system.

To start, we will work out if your dispute is something we can help with. If we can take it further, we will continue to investigate to try to resolve your dispute. An individual Ombudsman will be dealing with your case and will get in touch to introduce themselves and let you know what the next steps are.

The Process

The Ombudsman will look at the history of the problem and all evidence presented. If they feel that any further evidence is required to substantiate assertions made by either party, they will request this.

The Ombudsman will communicate with both parties to try to help them to resolve the dispute. If this is not possible and the Ombudsman does not have enough evidence to make a decision they will proceed to the Adjudication stage.



This may involve an independent consultant being appointed to inspect the installation and provide a report on the validity of the issues raised and possible remedial works where necessary. The Ombudsman will then use this evidence along with all the information and evidence provided within the case file to make a decision.

What happens if we cannot take your dispute further?

If we cannot take up your dispute, we will let you know why and suggest alternative options where possible.

How will you know what is happening with your dispute?

We will keep you updated, and you can track progress via our case management system.

How will we investigate your dispute?

We will weigh up the evidence provided, taking into consideration the rights and duties set out in law and what is fair, reasonable and practical. We may need more information either from you or the MCS certified installer or both of you; and we'll ask for that where necessary.

The Ombudsman is entitled but not obliged to disclose to either party such information, documents and other materials as have been obtained from the other. We won't disclose information if a valid reason to not make such a disclosure is known (such as sensitive information or where disclosure would be in breach of the law). We will always make such a disclosure where we are required to do so by law.

What might we ask you for?

Depending on your dispute, we might ask you to include things such as:

- copies of correspondence (letters, emails, texts) about the dispute (including if you have had a final outcome (deadlock) letter from MCS saying they are not taking it any further)
- proof of any payments incurred or paid
- a copy of the contract
- dates and times of any incident which may have occurred (such as property damage, for example)



- offers or replies received from the installer
- photographs and/or videos
- screenshots

What might we ask the installer for?

We will ask the installer to explain their understanding of your dispute, whether they agree that they are at fault and what they might have done or planned to do to put things right. To back this up, depending on the dispute, we might ask them for things such as:

- their contract Terms and Conditions
- proof of action they have taken
- any offers already made to resolve the dispute
- evidence of any investigation carried out

How long will our process take?

Naturally, we want to sort things out as quickly as possible. In many cases, the sooner you and the installer send the information and evidence needed, the better. The amount of time it takes also depends on how complex your dispute is and whether adjudication is needed. However, we aim to complete all cases within 90 days. We will keep you posted on how things are going.

What are the possible outcomes?

The outcome will depend on the case and may include remedial works or a refund or discount.

As an Alternative Dispute Resolution (ADR) provider, we have more flexibility than the courts to identify creative remedies to resolve a situation.

What if you agree with our decision?

If you agree with our decision, you have 20 working days to accept it, otherwise it may lapse. If you do accept our decision, this will be binding on the MCS certified installer

Are our decisions binding?



Yes, our decisions are binding on installers if the decision is accepted by you – this means that they must comply with our decision. However, our decisions are not binding on you as the consumer, and you do not have to accept if you do not wish to. Please note that you must accept the decision within 20 working days from the date that the decision was notified to you.

How long does the installer have to comply with our decisions?

The installer has 28 working days to comply with our decisions from the date of your acceptance, unless another timescale has been agreed with you, in which case, that will apply.

What if you don't hear back from the installer after you have accepted our decision?

Either MCS or FHIO will be able to follow this up after the installer has had a reasonable opportunity to arrange this with you. Please allow 28 working days for the installer to contact you to arrange for the works to be completed and/or process your settlement.

What if you prefer the installer's previous offer to the Adjudicator's decision?

Once an application has been accepted by FHIO, any previous offers of settlement made by the installer to the consumer will be deemed to have been withdrawn and will no longer be available for acceptance by the consumer.

What if you don't agree with our decision?

We always look to be fair and reasonable. However, you might disagree with us. You are fully entitled to do that. However, once a decision has been made the case is closed. You reserve the right to pursue the matter via alternative channels, such as the Courts.

What if you are not happy about how we have handled your dispute?

If you are unhappy with the way we have treated you or your dispute, please let us know. For information on how to make a complaint about our service, please contact us at complaints@disputeresolutionombudsman.org

How do we use your data?



For information on how we use your data, please click [here](#).

How can you contact us?

If there is anything else you would like to know, we are here to help. Please click [here](#) to find out how to get in touch.