What can you help with?

The Ombudsman has jurisdiction to investigate unresolved consumer disputes with traders operating under the membership of the DGCOS, HICS and HIES schemes.

The Ombudsman cannot deal with your dispute if;

- Your complaint is with a business who is not registered with one of the above schemes.
- Your work was carried out outside of their period of membership.
- Your complaint is being, or has been dealt with by a Court or another tribunal.
- Your claim is for more than £10,000 (this does not include the purchase price of the goods/services).

How can I complain?

You can raise your case online via our website or if you'd prefer, you can download an application form.

When can I complain?

It's important that you first give the business a chance to address your complaint. You must ensure you exhaust both their process and have escalated your dispute to the scheme operator. You can contact the Ombudsman if:

The business and the scheme operator have finished considering your complaint (both should have confirmed their final positions to you)

Or

You have not received a satisfactory response to your complaint within 4 weeks of you first registering it.

How will you look into my dispute?

So we can accept your case, you must support it with evidence. Once we have everything we need to open a case, we will:



Ask for your side of the story – and get the trader's side, then:



find out what's happened – and assess the evidence:



start the conciliation process between you and the trader.

Where agreement cannot be reached or, in our opinion, there is insufficient evidence to allow for an initial decision during the conciliation process, we may then formally adjudicate. All of our decisions and adjudications are binding on the member.

Each case is decided based on the evidence available, the relevant legal position, and what appears to be fair and reasonable in the circumstances.

Whilst the trader is bound by our recommendations, you're not. At any point, you can let us know that you no longer want us to help, and you may pursue the matter elsewhere.

How long will it take?

The time we need to look at each case will depend on the complexity. Based on our experience, cases can take up to 3 months.

If you rule in my favour, what is the likely outcome?

As an Ombudsman, we have more flexibility than the courts to identify creative remedies to resolve a situation. These remedies may include full or partial refunds, replacement products, works to put things right or financial compensation. Other remedies may be an explanation, an apology or a gesture of goodwill where appropriate.

What if I don't agree with your decision?

Our decisions are not binding on you as the consumer and you do not have to accept it if you don't want to.

If you agree with our decision and accept it, this would be in full and final settlement of the dispute you have raised with us.

Full Member Code of Practice

As part of their membership declaration, Full Members abide by our Code of Practice.

Full Members will:

- 1. Provide consumers with goods that are as described, of satisfactory quality and fit for purpose having due regard to any relevant legislation;
- **2.** Supply any services with reasonable care and skill having due regard to any relevant legislation;
- **3.** Provide clear and accurate product information prior to a transaction which will assist consumers in making well informed decisions;
- **4.** Provide consumers with information regarding the likely performance of a product and any maintenance regimes that may be required;
- **5.** Provide consumers with clear, transparent and accurate information regarding product prices, guarantees, delivery costs and any cancellation rights having due regard to any relevant legislation and guidance;
- **6.** Deliver products as agreed, on time and in good condition and advise the consumer of any issues that may compromise delivery as soon as is practicable;
- **7.** Promote good customer service and professionalism amongst staff and encourage them to meet all service requests with courtesy and efficiency;
- **8.** Avoid any commercial practice that could be adverse to the consumer and the principles of fair trade in general;
- **9.** Listen to all complaints in a fair and reasoned manner and adopt an effective procedure when trying to resolve them. In the event of an unresolved dispute, accept the ruling of the Ombudsman's Alternative Dispute Resolution Service;
- **10.** Listen to feedback from customers and the Ombudsman and where appropriate use it as a tool to improve service and raise standards.

About us

We are an independent, not for profit Ombudsman

scheme. We provide alternative dispute resolution (ADR), helping businesses and their customers resolve disputes without the need of the courts.

Set up by the Office of Fair Trading in 1992, we are overseen by an independent Standards Board. Our pool of members extend to many thousands of retail outlets, service businesses and online traders.

Members of the Ombudsman pledge to abide by a Code of Practice giving their customers clarity and telling them what they can expect from that business.

Contact us

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Quick Start Guide

Inspiring consumer confidence
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