Regulated Customer Complaints Policy

August 2026 Version one.

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This policy applies to all staff, contractors, and anyone involved in customer interactions. Any staff member with concerns must escalate immediately to Farris Baker for review.

1. Policy Statement and Commitment

This policy sets out how FAB Home Improvements Ltd ("the Firm") manages and resolves customer complaints in line with the Financial Conduct Authority (FCA) rules, including DISP 1.3 and the Consumer Duty.

Our aim is simple: every complaint must be handled fairly, promptly, and with care, so customers receive clear explanations and good outcomes.

Every complaint is important, and we treat each one as an opportunity to put things right and improve our service.

Person of Responsibility – Farris Baker, Director, has overall responsibility for complaint handling within the Firm. He ensures that:

- Complaints are investigated thoroughly and impartially
- Customers receive clear communication and fair outcomes
- The Firm meets all FCA requirements for complaint handling
- Lessons learned are fed back into our processes and staff training

Definition of a Complaint - In line with the FCA's definition, a complaint is: Any oral or written expression of dissatisfaction from an eligible complainant about our financial services or related activities, where the customer believes they have suffered (or may suffer) financial loss, distress, or inconvenience.

For a home-improvement firm, this may include concerns about:

- The conduct or behaviour of staff during sales or home visits
- How a window or door product was explained or sold
- The suitability, performance, or quality of the product
- The installation work carried out at the customer's home
- The way finance options were presented, discussed, or arranged
- Delays, communication issues, or after-sales support
- No Barriers to Complaining

Customers can complain to us free of charge, at any time, and through any reasonable method — including phone, email, text message, in writing, or in person during a home visit.

We do not place barriers in the way of customers raising concerns, and we make the process as simple and accessible as possible.

2. Our Commitment to Customers

Our core principle, in line with the Consumer Duty, is to **put the customer at the centre of everything we do**. We aim to prevent problems wherever possible, but if something does go wrong, we commit to resolving concerns quickly, fairly, and with care.

3. Customer Rights

Every customer who raises a complaint has the right to:

- Be treated fairly, sensitively, and with respect
- Have their complaint taken seriously and handled without delay
- Be kept informed throughout the investigation
- Understand the steps we are taking and the timeframes involved
- Be told about their right to refer their complaint to the Financial Ombudsman Service (FOS).

4. Staff Responsibilities

All staff must:

- Treat every customer with respect, including those who may be vulnerable
- Handle all complaints confidentially, in line with legal and regulatory requirements
- Make sure the complaints process is easy to access and simple to follow
- Record all complaint information accurately and promptly
- Escalate concerns to the Person of Responsibility when needed

5. Complaint Handling Procedure

Receiving and Acknowledging Complaints - We will acknowledge the complaint in writing (email, letter, or text) within three working days.
If someone complains on behalf of a customer, we will request written consent before discussing the case with them.

Assessing and Forwarding Complaints - We will assess the complaint immediately to understand:

- What the complaint is about
- Whether it relates to our firm, a lender, a manufacturer, or another party

If another firm is solely or jointly responsible, we will follow DISP 1.7.1R and:

- Forward the relevant part of the complaint to that firm
- Tell the customer we have done so
- Provide the other firm's contact details
- Explain that the FCA time limits start from the date we first received the complaint

6. Time Limits and Resolution

The firm manages all complaints in accordance with the FCA's Dispute Resolution rules (DISP) and the Consumer Duty. We aim to resolve all concerns as quickly and fairly as possible.

When a complaint is received, we will acknowledge it promptly and assess the issue. If the complaint can be resolved **within 3 business days**, we will issue a **Summary Resolution Communication** in line with DISP 1.5, confirming the matter has been resolved and informing the customer of their right to refer the complaint to the Financial Ombudsman Service (FOS).

If the complaint remains unresolved, the firm has up to 8 weeks to investigate and issue a **Final Response**, as required under DISP 1.6. If the customer is dissatisfied with our Final Response, or if 8 weeks have passed without resolution, they may refer their complaint to the Financial Ombudsman Service (FOS) at that stage.

Under DISP 2.8.2, **customers have up to 6 months** from the date of our Final Response or Summary Resolution Communication to escalate their complaint to FOS.

Customers may also raise complaints about issues that occurred within the last 6 years, or within 3 years of becoming aware (or reasonably being expected to have become aware) that there was a problem. Once such a complaint is raised, the same DISP timeframes apply: the firm has up to 8 weeks to respond, and the customer then has 6 months to refer the matter to FOS if they remain dissatisfied.

Complaints Resolved Within Three Working Days (DISP 1.5)

If we resolve the complaint to the customer's satisfaction within three working days, we will issue a Summary Resolution Communication (SRC) confirming:

- The complaint has been resolved
- The customer can still refer the matter to the FOS if they later become dissatisfied
- The FOS website address and information on how to contact them

Complaints Taking Longer Than Three Working Days - We follow the FCA's statutory timeframes:

- Up to 8 weeks - We must issue a Final Response or a Response Explaining Delay.
- Up to 4 weeks – We must submit written update on the complaint process.
- Ongoing - We will keep the customer updated as appropriate.

Final Response - We will issue a Final Response as soon as possible, and no later than eight weeks from receiving the complaint. The Final Response will clearly state:

- Whether we uphold the complaint
- Whether we offer redress or remedial action
- Whether we reject the complaint and why
- The customer's right to refer the matter to the FOS
- The FOS contact details.

Response Explaining Delay (After 8 Weeks) - If we cannot issue a Final Response within eight weeks, we will send a written update explaining:

- Why the investigation is taking longer
- When we expect to provide a Final Response
- The customer's right to refer the complaint to the FOS immediately

Closing a Complaint - A complaint is considered closed when:

- A Final Response has been issued, or
- A Summary Resolution Communication has been sent.

7. Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is an independent, free service that helps resolve disputes between customers and financial firms. A customer may refer their complaint to the FOS if:

1. They are unhappy with our Final Response, or
2. Eight weeks have passed since they first complained and we have not issued a Final Response

Customers must refer their complaint to the FOS within six months of the date on our Final Response. FOS Contact Details:

Address: Financial Ombudsman Service, Exchange Tower, London
Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We will cooperate fully with the FOS and comply with any decisions or awards.

8. Remedial Action and Redress

Remedial action is taken to correct an issue or put things right. All actions are recorded on the customer's file and in our management system. Redress may include:
1. Apology – A sincere apology is always provided.
2. Financial Compensation – To return the customer to the position they would have been in without the issue.
3. Compensation for Distress or Inconvenience – Where appropriate.
4. Practical Action – Such as replacing faulty or incorrectly fitted windows or doors.

Proactive Redress (Consumer Duty) - If we identify a recurring issue that may have caused harm, we will consider contacting affected customers even if they have not complained.

9. Management Information and Root Cause Analysis

We use complaint data to improve our service and prevent future issues.

Management Information Includes:
- Number of complaints received
- What the complaints relate to (product, installation, finance, staff conduct)
- Outcomes (upheld, not upheld)
- Types of redress provided

Root Cause Analysis (RCA)

Our RCA process focuses on understanding how and why something went wrong, not who is to blame.

Steps include:

1. Identifying the problem
2. Gathering all relevant information
3. Reviewing the customer journey for patterns
4. Pinpointing the root cause
5. Implementing solutions and updating processes

We also share FOS decisions and regulatory updates with staff to support learning and development.

10. Data Protection and Record Keeping

We process complaint data securely and only for the purpose of handling the complaint.
Information is shared only with those who need it, such as lenders or manufacturers.

We keep records of finance-related complaints for at least three years, in line with DISP 1.1A.24R.

11. Consumer Credit Act (CCA) – Sections 56 and 75

For customers using finance, the Consumer Credit Act provides additional protections.

Section 56 – Misrepresentation and Pre-Contract Conduct - Customers may have a claim against both the Firm and the lender if finance was misrepresented.

Section 75 – Equal Liability - If a customer paid using finance and has a valid claim for breach of contract or misrepresentation:

- The Firm and the lender may be jointly liable
- Applies where the cash price is between £100 and £30,000

We cooperate fully with lenders handling Section 75 claims.

12. Summary

- FAB Home Improvements Ltd is committed to handling complaints fairly, promptly, and transparently.
- We follow clear procedures, meet FCA timeframes, and ensure customers understand their rights.
- We use complaints as a valuable source of learning and improvement, helping us deliver better outcomes and maintain high standards across all areas of our work.

Owner of this policy:	Farris Baker
Signed:	
Dated:	

Employee Name:	
Employee Signature:	
Date:	

This policy is subject to an annual review and all staff members must receive refresher training and resigning of the policy.

Appendix A – Internal Complaint Resolution Document

Customer ID/Name: [Customer Name or ID]	
Product/Service:	
Date Complaint Received: [DD/MM/YYYY]	
Core Complaint:	
Outcome: Refused / UPHELD	
Resolved within the 3-business day timeframe = Summary Resolution Communication (SRC) issued on [DD/MM/YYYY].	

Resolution Method: *Director communication with the customer and provision of more detailed explanation to achieve a true understanding.*	
Action Taken: *Offered redress as a benefit of the doubt that the rep's explanation was not clear/concise.*	
Redress Details: Amount: *£ (Redress/Compensation) /* **Basis***: To cover the product cost in question. /* **Status***: Customer acknowledged and accepted the resolution via post / email on [DD/MM/YYYY].*	
Documentation: *Summary Resolution Communication (SRC) sent to the customer on [DD/MM/YYYY] (copy filed in complaint record).*	

Action	Owner	Status/Date Due
Complete Internal Complaint Log (for reporting to FCA)		
Process Redress Payment		
Initiate Root Cause Analysis (RCA)		
Review and Update Sales Script/Material		
Schedule Mandatory Refresher Training		
Review T&C/Monitoring records		

A preliminary review indicates the issue stemmed from a training/supervisory gap leading to an unclear or incomplete product explanation by the sales rep.

Signed by director, Farris Baker: Date: