

Complaints Policy

Our Commitment

We are committed to providing a high standard of service. If something goes wrong, we want to know so that we can investigate your concerns fairly, put things right where appropriate and improve our services.

What is a Complaint?

A complaint is any expression of dissatisfaction, whether made verbally, in writing or electronically, about our products, services, installations, customer service or regulated activities where a response or resolution is expected.

Making a Complaint

Any complaint, whether made verbally, in writing or electronically, will be referred to our Complaints & Resolutions Manager at the earliest opportunity. If unavailable, a member of the Senior Leadership Team will manage your complaint. We will not delay your complaint by requiring it to be submitted in writing. When you contact us, please include your order or job reference and a brief description of the issue. There is no charge for making a complaint.

Our Complaints Procedure

- Record details of your complaint promptly.
- Acknowledge receipt of your complaint as soon as reasonably practicable.
- Seek clarification where necessary.
- Conduct a fair, thorough and impartial investigation.
- Keep you informed of progress.
- Discuss our findings and any proposed resolution.
- Aim to resolve complaints as quickly as reasonably practicable.

Complaints Relating to Products, Services, Installation, Warranty or Guarantee

If your complaint relates to our products, services, installation, workmanship, warranty or guarantee, we will investigate it thoroughly and fairly. Where a complaint identifies an actual or potential health, safety, environmental or product quality risk, we will prioritise our response and take appropriate action. This procedure does not affect any rights available under a warranty, guarantee or applicable law.

Your Statutory Rights

Nothing in this Complaints Procedure affects your statutory rights under the Consumer Rights Act 2015 or any other applicable legislation.

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Investigation Process

Depending on the nature of your complaint, our investigation may include reviewing installation records, photographs, inspection reports, communications, warranty information, customer records and any other relevant information to help us reach a fair outcome.

Eligible Complainants

The Company treats all complainants fairly and consistently.

Where a complaint relates to a regulated activity, eligible complainants may have additional rights under the Financial Conduct Authority's Dispute Resolution (DISP) Rules.

This procedure applies to:

- Complaints made by, or on behalf of, an eligible complainant.
- Complaints relating to regulated activities.
- Complaints involving allegations of financial loss, material distress or material inconvenience.
- Complaints relating to the supply of our goods, services or installations.

Complaints Relating to Finance

Where your complaint relates to finance arranged through The Company, we will investigate your complaint fairly and promptly.

Where responsibility for investigating the complaint rests wholly or partly with the finance provider, we may refer your complaint to the relevant lender or work jointly with them to ensure your complaint is handled appropriately.

Where appropriate, we will inform you if your complaint has been referred and explain the next steps.

Complaints Relating to Regulated Activities

- Complaints are handled promptly, fairly and consistently.
- Complaints are investigated competently, diligently and impartially.
- Clear communications are provided throughout the investigation.
- Appropriate redress is offered where required.
- A Summary Resolution Communication or Final Response is issued where required by FCA rules.

Where a regulated complaint cannot be resolved within three business days, we will normally issue a Final Response within eight weeks.

If We Have Not Resolved Your Complaint Within Eight Weeks

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If we have not been able to send you a Final Response within eight weeks of receiving your complaint, we will write to you to:

- Explain why we have not yet been able to resolve your complaint.
- Tell you when we expect to be able to give you a response.
- Confirm that you do not have to wait for our Final Response, and that you have the right to refer your complaint to the Financial Ombudsman Service straight away, where you are eligible to do so.
- Provide you with the Financial Ombudsman Service's contact details.

Final Response

Our Final Response will explain:

- Our decision.
- The reasons for our decision.
- Any remedial action or compensation offered, where applicable.
- Whether we consent to waive the usual six-month time limit for referring your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service

Where your complaint relates to a regulated activity and you are an eligible complainant, our Final Response will explain your right to refer your complaint to the Financial Ombudsman Service within six months of the date of that response. This service is free to use.

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 / 0300 123 9123
Website: www.financial-ombudsman.org.uk

Alternative Dispute Resolution

If we are unable to resolve your complaint through this procedure, we will confirm, in writing, whether we are willing to refer your complaint to an Alternative Dispute Resolution (ADR) provider and, if so, the name and website address of that provider.

Closing a Complaint

A complaint will normally be regarded as closed when we have issued our Final Response or, where applicable, a Summary Resolution Communication. We may reopen a complaint if relevant new information becomes available.

Complaint Records

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We maintain records of complaints received, investigations undertaken, outcomes reached and any actions taken to improve our services. Records are retained in accordance with our legal and regulatory obligations.

Data Protection

Any personal information provided during the handling of a complaint will be processed in accordance with the UK GDPR, the Data Protection Act 2018 and our Privacy Policy.

Accessibility

If you require this Complaints Procedure in an alternative format or require reasonable adjustments to enable you to make a complaint, please contact us. We will make reasonable adjustments where appropriate in accordance with the Equality Act 2010.

Complaints Contact Details

Complaints & Resolutions Manager

Telephone: 0800 046 3955

Email: complaints@instaloft.co.uk

Address: Unit A Lodge Park, Hortonwood 30, Telford, TF1 7ET