

Customer Complaints Policy

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This policy outlines how we manage, investigate, and resolve customer complaints to ensure that all concerns are handled fairly, efficiently, and transparently.

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Our Procedure

Any complaint, whether verbal or written, will be referred to our Complaints Manager at the earliest opportunity. If the Complaints Manager is unavailable, it will be passed to a member of senior management.

We will:

- Acknowledge your complaint in writing promptly.
- Record full details of your complaint on your customer file.
- Contact you if clarification or further information is required.
- Conduct a full and fair investigation.
- Keep you informed of our progress.
- Discuss our findings and proposed resolution with you.
- Provide clear deadlines for our responses.
- Keep you updated if additional time is required to complete the investigation.

We aim to issue our final response as soon as possible and no later than eight weeks from receiving your complaint.

Complaints Involving Third Parties

As part of our work, we may use trusted third parties such as suppliers, manufacturers, or lenders. We ensure all third-party partners have their own compliant complaints procedures and maintain communication with customers accordingly.

If your complaint involves one of our third-party partners, we will:

- Identify whether the issue relates to information provided by them, their service, or our installation/workmanship.
- Begin our own investigation immediately (this will not delay progress while clarification is sought).
- Refer the matter to the relevant firm where appropriate.
- Request and review their written explanation, along with any supporting evidence such as photographs, checklists, or remedial satisfaction notes.

Investigation

The Complaints Manager will establish the nature and scope of the complaint, having due regard to the Financial Conduct Authority's (FCA) principles and expectations:

- Deal with complaints promptly and fairly.
- Give complainants clear replies and, where appropriate, fair redress.
- We may take up to eight weeks to provide a full response.

Eligible Complaints

While it is our policy to treat all complainants equally, certain customers are legally defined as eligible complainants under FCA rules and are therefore entitled to additional protections.

The FCA's complaints rules apply to complaints that:

- Are made by, or on behalf of, an eligible complainant.
- Relate to a regulated activity.
- Involve an allegation that the complainant has suffered, or may suffer, financial loss, material distress, or material inconvenience.

Final Response

Our final response will set out clearly:

- The firm's decision and the reasons for it.
- Details of any compensation offered, including the method of calculation.

If the complaint involves a regulated activity and the complainant is eligible, the final response will also include details of the Financial Ombudsman Service (FOS).

We will:

- Explain that the complainant must refer the matter to the Ombudsman within six months of the date of the final response letter or lose the right to use this service.
- Indicate whether we consent to waive any relevant time limits.

Complaints Settled Within 3 Business Days

Complaints that can be resolved to the customer's satisfaction within three business days may be handled through a simplified process.

In such cases, we will issue a Summary Resolution Communication, which will:

- Confirm that a complaint was made and that we now consider it resolved to your satisfaction.
- Inform you that, should you later feel dissatisfied, you may refer the complaint back to us for further consideration or to the Financial Ombudsman Service.
- Provide the website address of the Financial Ombudsman Service.
- Refer to the availability of further information on the FOS website. Where appropriate, we may communicate this information using alternative methods (such as a recorded call, email, or text message) if it better suits the customer's needs or aligns with how we have previously communicated.

Closing a Complaint

A complaint will be considered closed once we have issued our final response to the customer. This does not affect the customer's right to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service (FOS)

We will co-operate fully with the Financial Ombudsman Service in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. We also undertake to pay promptly any fees levied by the Ombudsman.

You have the right to refer your complaint to the Financial Ombudsman Service free of charge, but you must do so within six months of the date of our final response letter.

If you do not refer your complaint in time, the Ombudsman may not have our permission to consider your complaint and will only do so in exceptional circumstances (for example, if the delay resulted from exceptional circumstances).

Contact Details: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most UK landlines), 0300 123 9123 (cheaper for mobiles), 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Our Commitment

We value all feedback and take every complaint as an opportunity to improve our service. Our aim is to handle every matter fairly, transparently, and with respect for our customers' concerns