

## What can you help with?

We look into disputes in the furniture, home improvement, retail, and removals sectors.

We can also look into a dispute with a registered Which? Trusted trader (regardless of industry), or a British Association of Removers (BAR) member.

## How can I complain?

You can bring a case to us online at [www.fhio.org/dispute](http://www.fhio.org/dispute) or call us on **0333 241 3209** and a friendly member of our team will guide you through the process.

## When can I complain?

You must first go through the trader's internal complaints procedure. Then you can contact us if:



The trader has finished considering your complaint (they will normally inform you of this) and you are still dissatisfied.

OR



Removal and storage disputes against a BAR member can be brought to us after 8 weeks.

## 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 weigh everything up and;



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?

It is difficult to give a firm estimate. The time we need to look at each case will depend on the complexity of that case.

If we require an independent inspection to be carried out to reach our decision, or where the case is particularly complex, our process could take in the region of three months.

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

The Ombudsman may make an award of financial compensation or request the trader do certain things (such as repair or replace faulty products) to put things right.

**We can** make practical and financial awards, and we can advise you on whether you are entitled to any compensation for any delays, and let you know if you have the right to cancel an order.

**We cannot** make a trader apologise or explain why something may have gone wrong. However, we are here to make a decision that will resolve the dispute fairly.

**We will** act as an alternative to the courts, and where necessary make a formal decision as to what should be done, which is legally binding on the trader.

## What if I don't agree with your decision?

If you disagree with the Ombudsman's final decision, you can still take your complaint to court. Decisions made by the Ombudsman are not binding on you unless you agree with our decision.

If you agree with our final decision, a court won't look into the same issues. We hope this doesn't happen, but if you get to the end of our process and are still unhappy, we would advise that you seek professional legal advice before you take further action, for example by contacting Citizens Advice.

## 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 a not for profit, government approved ombudsman scheme.

We provide alternative dispute resolution (ADR), training and advice to the retail, furniture and home improvement sectors.

We were set up by The Office of Fair Trading in 1992 and are overseen by a Standards Board.

All of our Full Members pledge to abide by a Code of Practice which bestows additional rights on the consumers who shop with them.

## Contact us

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# Quick Start Guide

Inspiring consumer confidence  
SINCE 1992

[www.FHIO.org](http://www.FHIO.org)

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