



Complaints Handling Policy

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| Document Classification: | PUBLIC |
| Document Ref. | CHP01 |
| Version: | 1.0 |
| Dated: | 2 June 2025 |
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| Document Owner: | Kevin Brown |

Scope

This Complaints Handling Policy is based on the rules and guidance provided by the Financial Conduct Authority (“FCA”) in its sourcebook Dispute Resolution (“DISP”) and adjusted to meet the guidance issued by the Financial Ombudsman Service (“FOS”).

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Policy Aim

Honest Utility Group Ltd is committed to providing its customers with the best products and services possible. However, there may be occasions when things go wrong and our product or service falls short of our customer's expectations.

This policy aims to bring together the requirements, guidance and best practice opportunities presented by DISP; enabling us to fulfil our commitment to handling complaints promptly, fairly and transparently.

Responsibility

Overall responsibility for the policy lies with the Senior Management Team ("SMT") alongside the Directors. The SMT and the Directors are responsible for assigning the review of legislative and regulatory requirements as appropriate whereby the evaluation of compliance will also be driven by changes to underlying legislation. This policy is to be considered in conjunction with the Firm's Treating Customers Fairly Policy ("TCF01").

Introduction

This policy describes how we will deal with concerns raised by our customers and shall provide information about what our customers can expect when they lodge a complaint with Honest Utility Group Ltd.

Raising a concern under this policy does not affect our customers' statutory rights.

Under this Complaints Handling Policy you can expect from us to:

- Operate an effective and compliant internal complaint handling procedure; which must be written down.
- Ensure that all relevant staff are aware of the complaint handling procedures and act in accordance with them.
- Handle complaints fairly, consistently and promptly.
- Consider complainants are treated in accordance with their individual needs
- Keep appropriate records.
- Have appropriate management controls in place.
- Identify, analyse and correct any recurring problems as well as deal with individual complaints.
- Co-operate with the Financial Ombudsman Service ("FOS")
- Report to the FCA and the GDORB in an accurate and timely manner.
- Tell customers in writing about the internal complaint procedure. Prior, during and after the sale of a product or service at any time on request or on receipt of a complaint (unless the complaint has been resolved to the complainant's satisfaction by close of business on the next working day).
- Ensure complaints are investigated by a sufficiently competent person not directly involved in the matter that is the subject of the complaint (e.g. a complaint about the handling of a claim should not be investigated by the person who handled the claim), and who has the authority to settle complaints or ready access to someone with the necessary authority.

What is a Complaint?

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a customer ('natural person') about the provision of, or failure to provide, a Green Deal product or service, a financial service or a redress determination.

It is a Complaint if the concern alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and relates to an activity relevant to Honest Utility Group Ltd, or of any other third party with whom Honest Utility Group Ltd has some connection in marketing, providing financial services or products.

The definition of a complaint applies whether or not the concern falls under the jurisdiction of the FOS or GDOS respectively.

Honest Utility Group Ltd has defined its Complaints Handling Procedure ("CHP1") and processes to apply to those concerns that are classified as "complaints" under the above definition.

Who can make a Complaint?

A Complaint may be made by any person who has interacted with Honest Utility Group Ltd or any person authorised by the person who has interacted with Honest Utility Group Ltd. This would usually be a customer or a proposed customer.

In some instances a complaint could be made by a third party who has purported to acquire a property that is subject to an undischarged Green Deal Finance loan with Honest Utility Group Ltd. Although we will apply our CHP01 – Complaints

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Handling Procedure to that party they are not likely to be an “eligible complainant” under the FCA rules and so will not have FOS referral rights (see below).

Complaint Handling Stages Where to make a Complaint

Complaints may be made in writing or by telephone. We ask our customers to provide their contact information and address in case a complaint cannot be resolved immediately, so that we may contact them for more information as needed, or with a resolution.

A complaint can also be made by someone on behalf of our customers, such as a solicitor, a debt adviser, a Relevant Ombudsman or family and friends. We will however require a signed written authority to be able to deal with them.

Complaints may also be lodged by writing to us at the following address:

Office Manager
Honest Utility Group Ltd
1 Haswell Court
Quay West Business Village
Sunderland
SR5 2AR

Telephone: 0191 7208 238

Email: info@honestltd.co.uk

Complaint Receipt Stage

Honest Utility Group Ltd attempts to resolve each Complaint as soon as possible. The circumstances of a complaint may be such that we are able to resolve concerns by the close of the third business day following the day on which the complaint was received. If such a resolution occurs and our customer has indicated that they accept the response, the complaint will be considered closed and no further action will be taken by Honest Utility Group Ltd.

We will promptly send customers a ‘summary resolution communication’, which refers to the fact that they have made a complaint, informs them that we consider their complaint to have been resolved, advises that if the customer subsequently decide that they remain dissatisfied with the resolution of the complaint they may be able to refer their complaint to the FOS within six months of our response, and provide our customers with Ombudsman contact details.

In circumstances where customers may be eligible for their complaint to be referred to another Ombudsman or similar third party, we will inform them in writing by way of the ‘summary resolution communication’.

If we cannot resolve a complaint by close of the third business day after Honest Utility Group Ltd received the complaint, we will provide a letter acknowledging receipt of the complaint. A representative may also contact our customers by telephone. The Receipt Acknowledgement Letter shall detail how a complaint will be handled. The letter will also include CHP01 – Complaints Handling Procedure.

Honest Utility Group Ltd may also receive complaints from other parties who have forwarded them to us because they believe that Honest Utility Group Ltd is the proper party to address the complaint. Complaints received in this manner will be treated as if they were received from the customer directly.

Complaint Investigation Stage

If a complaint is not resolved by close of the third business day after receipt by Honest Utility Group Ltd, our representatives will conduct a full investigation into the complaint.

Our representatives may contact the customer to gather additional information. This may be to enable us to better understand the facts and circumstances giving rise to the complaint or how the matter complained about has affected the customer. We encourage complainants to cooperate with our investigations as this will aid Honest Utility Group Ltd in reaching a speedy and appropriate resolution with partnership.

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In dealing with complaints Honest Utility Group Ltd will also take account of guidance and any relevant past decisions published by FOS and GDOS.

There may be instances where the investigation determines that another party is responsible for all or part of the details of the complaint. In such a case, Honest Utility Group Ltd may forward all or part of the complaint to the appropriate party and advise that it has done so.

Complaint Response Stage

This section applies if a complaint is not resolved within the third working day as described under the Complaints Receipt Stage above. Honest Utility Group Ltd aim to provide a written response to any complaint as soon as possible and in any event usually within eight weeks following receipt.

In instances where we are unable to provide a full and final response to the complaint within the first four weeks, we will aim to send a letter or email to the customer explaining why our investigations are incomplete. We will further continue to keep the complainant informed and write again no later than within eight weeks of receipt of the initial complaint.

The final response will consist of one of the following:

Honest Utility Group Ltd will accept the complaint, and when appropriate, will offer redress or other remedial action; Honest Utility Group Ltd does not accept the complaint but in exceptional circumstances might offer redress or remedial action as a goodwill gesture;

Honest Utility Group Ltd rejects the complaint and explains why the complaint has been rejected;

An indication that a final response cannot be issued at this time, including an explanation of why it cannot be provided and when Honest Utility Group Ltd expects to issue a final response; or

An indication that all or part of the complaint has been forwarded to another party with an explanation as to why Honest Utility Group Ltd believes the other party should address the complaint or relevant part of the complaint. If only a part of the complaint is forwarded to another party, we will provide an appropriate response to the remaining portion of the complaint applicable to Honest Utility Group Ltd.

Where redress is offered in the form of compensation then our aim will be to put the complainant in the position as if the mistake by us had not occurred. A Honest Utility Group Ltd representative may contact the complainant further to make appropriate redress or remedial arrangements if such a resolution has been reached.

Where we uphold a complaint and offer a remedial action or redress we will process the remediation or redress promptly once our offer has been accepted.

Financial Ombudsman Service

If the complainant is not satisfied with our response or Honest Utility Group Ltd indicates that it is not able to issue a response within eight weeks, we will advise if the complainant is entitled to refer their complaint to the Financial Ombudsman Service. Any such referral must be completed within six months of the date of the final response. The final response will include the Financial Ombudsman Service explanatory leaflet which describes how a complaint may be referred to them.

It is important that our customers give us the opportunity of addressing any concerns before escalating a complaint to the Ombudsman Service.

Their details are below:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (calls are free from a land line) Email:
complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk

Data Privacy Complaints

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Complaints about the privacy of a person's personal data should be submitted to us at Honest Utility Group Ltd, Compliance Department, Coptic House, 4-5 Mount Stuart Square, Cardiff, CF10 5EE. In the unlikely event a complaint regarding the privacy of personal data remains unresolved after submission to us, customers may contact the Information Commissioners Office via their website www.ico.org.uk or telephone 0303 123 1113.

Our Privacy Policy ("GDPR001") provides further information on data we may hold about a person, how we use it and for how long we may store it. Timescales for record retention may vary considerably, depending on the subject matter of a customer's interaction with Honest Utility Group Ltd Ltd.

Any other complaints

Honest Utility Group Ltd manages a wide range of products and services. In circumstances where customers without an Ombudsman are not satisfied with our response or Honest Utility Group Ltd indicates that it is not able to issue a response within eight weeks, customers may take their concerns to our voluntary mediation body. Any such referral must be completed within six months of the date of the final response.

It is important that our customers give us the opportunity of addressing any concerns first before escalating their complaint to the mediation service, also referred to as Alternative Dispute Resolution ("ADR") as this process is not free of charge.

Our ADR supplier charges £425 (including VAT) for each dispute of which Honest Utility Group Ltd contributes at least 50% with the remaining charges to be paid for by the customer.

Honest Utility Group Ltd chooses to accept the final decision made by the ADR body.

Their details are below:

Centre for Effective Dispute Resolution

70 Fleet Street

London

EC4Y1EU

United Kingdom

Contact information

Email address: applications@cedr.com

Website: <http://www.cedr.com/idrs>

Phone: 02075203800