

**Version:** 2.0

**Last updated:** 16<sup>th</sup> December 2025

**ADR Entity:** IKNOWA ADR Limited (pending rename)

**Governing legislation:**

Alternative Dispute Resolution for Consumer Disputes

(Competent Authorities and Information) Regulations 2015

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## 1. ADR Overview

Alternative Dispute Resolution (ADR) is a way of resolving disputes between a **consumer** and a **trader** without going to court.

The IKNOWA ADR Scheme provides an **independent, impartial and transparent** process for resolving disputes where a consumer is unhappy with a service provided by a trader who is a member of the IKNOWA scheme.

The ADR process is designed to be:

- Fair
- Accessible
- Free to consumers
- Faster than court proceedings

IKNOWA ADR considers disputes using **adjudication**, based on written evidence submitted by both parties.

## 2. Scope of the Scheme

### 2.1 Who can use this scheme

This ADR scheme is available for:

- **Consumers** (individuals acting outside their trade or profession)
- Bringing a complaint against a **trader who is a current member of the IKNOWA scheme**

### 2.2 Types of disputes covered

The scheme covers disputes relating to:

- Services provided by IKNOWA-registered traders
- Issues arising from domestic service contracts



- Complaints relating to workmanship, service delivery, compliance with contract terms, or consumer protection obligations

### **2.3 What is not covered**

The scheme does **not** cover:

- Disputes involving traders who are not IKNOWA members
- Internal complaints about IKNOWA as a platform (these are handled under the IKNOWA Service Complaints Policy)
- Disputes already being considered by a court or another ADR body

## **3. Steps of the ADR Process**

### **Step 1 – Contact the Trader First**

Before submitting a complaint to IKNOWA ADR, the consumer must:

- Contact the trader directly; and
- Allow the trader the opportunity to resolve the issue through their internal complaints process.

### **Step 2 – Submit the ADR Complaint**

If the complaint is not resolved, the consumer may submit an ADR complaint:

- Online via the IKNOWA portal; or
- By email or post upon request.

### **Step 3 – Case Review**

IKNOWA ADR will review the complaint to confirm:

- It falls within the scope of the scheme; and
- None of the refusal grounds apply (see section 8).

### **Step 4 – Evidence Exchange**

- Both parties will be asked to submit relevant evidence.
- Each party will be given a fair opportunity to comment on the other party's submissions.

### **Step 5 – Decision**

An independent ADR official will review the evidence and issue a written decision, including the reasons for the outcome.

## **4. Timeframes**



- Complaints are acknowledged within **3 working days**.
- Once the **complete complaint file** has been received, the ADR process will normally conclude within **45 calendar days**.
- In complex cases, this period may be extended. If so, both parties will be informed.

## 5. Fees

- The ADR process is **free for consumers**.
- Traders pay a fee as part of their membership or case participation.
- Consumers are not required to pay any fee or excess to access ADR.

## 6. Contact Details

### IKNOWA ADR

Postal address: **IKNOWA ADR Scheme via TDS is West Wing, First Floor, The Maylands Building, 200 Maylands Avenue, Hemel Hempstead, HP2 7TG**

Email: **support@iknowa.co.uk**

Website: <https://iknowa.com/trade/adr>

Information is available:

- On our website; and
- On request, on a **durable medium** (for example, by email or post).

## 7. Languages

- Complaints must be submitted in **English**.
- The ADR procedure will be conducted in **English**.

## 8. Grounds for Refusal

IKNOWA ADR may refuse to handle a dispute if:

- The consumer has not first contacted the trader to seek resolution
- The dispute is frivolous or vexatious
- The dispute is being, or has been, considered by another ADR body or a court
- The complaint falls outside the scheme's scope
- The complaint was not submitted within the permitted timeframe



- Dealing with the dispute would seriously impair the effective operation of the ADR scheme

If a complaint is refused, the consumer will be informed of the reason.

## 9. Independence and Conflict of Interest

ADR officials:

- Are independent and impartial
- Are not employed or remunerated by traders involved in disputes
- Are not paid based on the outcome of cases

IKNOWA maintains:

- A **Conflict-of-Interest Policy**
- A **Conflict-of-Interest Register**

If a conflict of interest is identified, the ADR official will be replaced without delay.

## 10. Withdrawal Rights and Escalation

- Consumers may **withdraw from the ADR process before the completeness check stage (Stage 2 – point 4.3 of Iknowa ADR policy)**.
- Consumers may request at any time an escalation /transfer of ADR so the process is looked at under arbitration. IKnowa ADR may also remind them of this ability at the completeness check phase of the ADR.
- Traders may not withdraw once the process has commenced.

Participation in ADR does **not** prevent either party from pursuing the matter through the courts.

## 11. Legal Effect of the Outcome

- ADR outcomes are **not legally binding on consumers**.
- Traders may be contractually bound to comply with outcomes under their IKNOWA membership terms.
- The ADR decision does not prevent court proceedings.

## 12. Data Protection and Record-Keeping

- Personal data is handled in accordance with UK GDPR.
- ADR case records are retained for **6 years**.



- Information is used only for dispute resolution, quality monitoring, and regulatory reporting.

### 13. Escalation Route

If a consumer remains dissatisfied after ADR concludes:

- Arbitration may be offered as an **optional escalation**, governed by separate Arbitration Rules.
- Arbitration is **not part of the CTSI-approved ADR scheme**.

Consumers may also choose to pursue the matter through the courts.

### 14. Regulatory Status

Once approved, IKNOWA ADR will state:

“IKNOWA ADR is approved by Government under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015.”

Resolution on regulatory status to give comfort to consumers traders and regulators.