



Consumer Code

- **This Code sets out the rules Members must follow when working for consumers, including clear information, fair contracts, safe deposits, quality standards and guaranteed access to ADR.**
- **What you can expect:** Clear quotations, fair treatment, protection for vulnerable consumers, workmanship guarantees, and rapid complaint handling.
- **How to complain:** You can complain directly to the Member or through the Iknowa platform. If unresolved after 28 days, you may escalate free of charge to Iknowa ADR.
- **Your redress rights:** ADR decisions are binding on Members. Arbitration is available as a final legally binding step. You are free to seek legal redress outside of the Iknowa process or Code or disputes mechanisms should you wish. You may do this independently or with the use of legal representation.
- **Who oversees this Code:** Iknowa in-house Legal & Compliance and the independent Iknowa Code Oversight Panel.
- **Independent approval:** This Code is intended for approval by the Chartered Trading Standards Institute (CTSI) under the CCAS scheme.

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1. INTRODUCTION, PURPOSE & SCOPE

1.1 Purpose of the Code

1.1.1 This Code of Practice (“the Code”) sets out the standards of conduct, service delivery, consumer protection, transparency and redress that all Iknowa Members must meet when dealing with Consumers.

1.1.2 The aims of the Code are to:

- a) promote fair, honest and responsible trading;
- b) ensure Consumers receive clear and accurate information at every stage;
- c) safeguard Consumers’ money, deposits and pre-payments;
- d) protect vulnerable Consumers;
- e) ensure high standards of workmanship and after-sales support;
- f) provide accessible, independent redress through ADR and Arbitration;
- g) support continuous improvement through monitoring, data and oversight.

1.1.3 The Code is designed to comply with the **CCAS Core Criteria** and to align with relevant consumer protection law and good practice guidance, including (where applicable):

- Consumer Rights Act 2015
- Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013



- Consumer Protection from Unfair Trading Regulations 2008
- Alternative Dispute Resolution for Consumer Disputes Regulations 2015
- Data Protection Act 2018 and UK GDPR
- CMA guidance on unfair contract terms
- UK advertising codes (CAP / BCAP / PSA)
- PAS 2035, TrustMark and relevant sector standards (where applicable).

1.2 Scope of the Code

1.2.1 This Code applies to:

- a) all businesses and individuals registered with Iknowa as “Members”;
- b) all services, works and projects carried out for Consumers where a Member relationship exists, whether instructed via the Iknowa Platform or by other means;
- c) all employees, agents and subcontractors acting on behalf of Members.

1.2.2 Membership of Iknowa is conditional upon strict and ongoing compliance with this Code and with Iknowa’s Membership Agreement.

1.2.3 This Code sets out the minimum standards all Iknowa Members must comply with when providing services to Consumers in the home-improvement, repair, maintenance, energy-efficiency, renewable technologies and construction sectors. It applies to all work arranged via the Iknowa platform or otherwise conducted under the Iknowa Consumer Code.

1.3 Key Principles

1.3.1 Members must uphold the following principles:

- a) **Honesty & Integrity** – acting truthfully and in good faith;
- b) **Transparency & Clarity** – providing clear, accurate, accessible information;
- c) **Respect & Fairness** – treating all Consumers fairly and courteously;
- d) **Competence & Quality** – delivering work with reasonable care and skill;
- e) **Accessibility & Inclusion** – ensuring Consumers with additional needs are not disadvantaged;
- f) **Protection of Client Money** – safeguarding and safe handling of deposits, pre-payments and monies held;
- g) **Support for Vulnerable Consumers** – providing additional help where required;
- h) **Cooperation with ADR & Oversight Bodies** – engaging constructively with disputes and

1.4 Governance and Oversight

1.4.1 The Code is overseen by the **Iknowa Code Oversight Panel (COP)**, which operates independently of Iknowa's commercial, sales and membership-recruitment activities.

1.4.2 The COP is responsible for:

- a) reviewing and updating the Code;
- b) monitoring aggregate compliance trends;
- c) receiving reports on sanctions and ADR outcomes;
- d) approving significant amendments to the Code;
- e) considering systemic risk or consumer detriment arising under the scheme.

1.5 Review and Amendment

1.5.1 The Code will be formally reviewed at least once every 12 months, or sooner where:

- a) there is a material change in law or regulation;
- b) CTSI, Trading Standards or other regulators recommend an amendment;
- c) ADR data or complaint trends indicate systemic issues;
- d) consumer vulnerability or accessibility issues are identified;
- e) Iknowa or the COP otherwise consider it necessary.

1.5.2 Material amendments will be notified to Members in writing, with at least 30 days' notice before they take effect, unless legal or regulatory urgency requires earlier implementation.

2. DEFINITIONS

2.1 "ADR" means the Iknowa Alternative Dispute Resolution Scheme, providing independent dispute resolution for Consumers and Members.

2.2 "Arbitration" means the independent adjudicative process available after ADR, concluding within a defined timescale (typically 89 days) and resulting in a legally binding award.

2.3 "Consumer" means an individual acting wholly or mainly for purposes outside their trade, business, craft or profession.

2.4 "Member" means any business, contractor or tradesperson registered with Iknowa that has agreed to be bound by this Code and Iknowa's Membership Agreement.

2.5 "Vulnerable Consumer" means a Consumer who, due to age, disability, literacy, language, mental or physical health, financial circumstances, digital exclusion or significant life events, may be at increased risk of detriment or difficulty in understanding or exercising their rights.



2.6 "Deposit" means any sum paid by the Consumer in advance of work commencing.

2.7 "IBG" means an Insurance-Backed Guarantee providing protection if the Member ceases trading, leaves the Code or cannot complete the contract or honour workmanship guarantees.

2.8 "Platform" means the iknowa website, app and associated dashboards, communication tools and systems.

2.9 "Durable medium" includes paper, email, PDF or other formats that allow information to be stored and reproduced unchanged.

(Additional defined terms can be added as needed.)

3. MEMBER OBLIGATIONS

Members must, at all times:

- provide accurate, clear and non-misleading information
- give written quotations with full itemisation
- explain guarantees and workmanship standards plainly
- use secure deposit arrangements and fair payment structures
- avoid high-pressure sales practices
- treat vulnerable consumers with additional care
- cooperate fully with ADR and arbitration decisions
- maintain valid insurance and trade qualifications.

4. PROFESSIONAL CONDUCT & FAIR TRADING

4.1 General Conduct

4.1.1 Members must act honestly, fairly and professionally at all times.

4.1.2 Members must treat Consumers with courtesy, respect and consideration.

4.1.3 Members must not bring iknowa or the Code into disrepute.

4.2 Honest Representations

4.2.1 Members must not misrepresent:

- a) their qualifications, skills or experience;
- b) their membership of professional or trade bodies;
- c) their insurance coverage;
- d) availability, timescales or capacity.

4.2.2 All information provided to Consumers must be accurate and not misleading by omission or ambiguity.

4.3 Conflicts of Interest

4.3.1 Members must disclose any potential conflicts of interest to Consumers where such conflicts may influence advice or recommendations.

4.3.2 Members must not exploit conflicts of interest to the detriment of Consumers.

4.4 Records and Documentation

4.4.1 Members must keep clear and accurate records of quotations, contracts, communications, works carried out, complaints, ADR engagements and key decisions for at least six (6) years.

4.4.2 Records must be supplied to Iknowa when reasonably requested for audit, monitoring or investigation purposes.

4.5 Pricing and Charging

4.5.1 Pricing must be transparent, fair and free from hidden charges.

4.5.2 Members must not charge for work or materials not supplied or authorised.

4.5.3 Any surcharges, call-out fees or additional charges must be explained in advance and agreed by the Consumer.

4.5.4 Any Consumer who receives services from Members and are receiving services from a capital funded public marketplace must not pay any excesses to pay from their insurances.

4.6 Vulnerable Consumers & In-Home Conduct

4.6.1 Members must take particular care when dealing with Vulnerable Consumers, including:

- a) identifying potential vulnerability through respectful questioning or observation;
- b) adjusting communication style and pace appropriately;
- c) offering additional explanation of key terms and rights;
- d) providing information in accessible formats where needed.

4.6.2 When working in a Consumer's home, Members must:

- a) behave politely, respectfully and professionally;
- b) show identification on arrival;
- c) respect the Consumer's property and privacy;
- d) immediately leave the premises if requested to do so;
- e) never use intimidating behaviour, raised voices or coercive tactics.

4.6.3 Members must **not** use high-pressure selling techniques, especially in the homes of Vulnerable Consumers, and must allow Consumers sufficient time to consider information, quotations and contractual terms before making decisions.



4.6.4 Where a Consumer requests the presence or support of a carer, family member, advocate or interpreter, Members must accommodate this wherever reasonably possible.

5. ADVERTISING, MARKETING & REPRESENTATIONS

5.1 Compliance with Advertising Rules

5.1.1 All advertising and marketing by Members must be:

- a) legal, decent, honest and truthful;
- b) written in plain, understandable language;
- c) compliant with relevant advertising codes, including:
 - i. UK Code of Non-Broadcast Advertising (CAP Code);
 - ii. Broadcast Committee of Advertising Practice (BCAP) Code (where applicable);
 - iii. Phone-paid Services Authority rules (where applicable);
 - iv. Consumer Protection from Unfair Trading Regulations 2008 (CPRs);
 - v. Consumer Credit (Advertisements) Regulations 2010 (where applicable).

5.2 Claims About Qualifications and Membership

5.2.1 Members may only claim qualifications, certifications, accreditations, memberships or approvals that are genuine, current and supported by evidence.

5.2.2 Members must not falsely claim that they or their work is endorsed by Iknowa, or any external regulators or any other body, unless such endorsement is expressly granted and verifiable.

5.3 Pricing Claims and Promotions

5.3.1 Advertising must not use misleading “from” prices or discounts that do not reflect genuine savings.

5.3.2 Any limitations, conditions or restrictions on promotional offers must be clearly disclosed up front.

5.4 Comparative Advertising

5.4.1 Any comparison with competitors must be fair, evidence-based and verifiable. Comparisons must not unfairly discredit competitors or mislead Consumers.

5.5 Prohibition of High-Pressure Sales



5.5.1 Members must not:

- a) pressurise Consumers to sign contracts immediately;
- b) imply that an offer is limited or “one-day only” if that is not the case;
- c) remain in a Consumer’s home after the Consumer has indicated they do not wish to proceed;
- d) exploit a Consumer’s vulnerability, distress or inexperience.

5.6 Use of Iknowa Branding

5.6.1 Members may use Iknowa branding only in accordance with Iknowa’s Brand Usage Guidelines.

5.6.2 Misuse of branding or misrepresentation of affiliation may result in sanctions under Section 10.

6. PRE-CONTRACT INFORMATION & FAIR CONTRACTING

6.1 Duty of Transparency

6.1.1 Members must provide Consumers with clear, comprehensive information about the proposed works or services **before** any contract is agreed or any payment is taken.

6.2 Mandatory Pre-Contract Information

6.2.1 Before a contract is concluded, Members must provide in a durable medium:

- a) a detailed written quotation in full, including itemised costs, VAT and any foreseeable additional charges;
- b) a clear description of the works/services;
- c) proposed start and completion dates;
- d) the amount, purpose and basis of any Deposit;
- e) the payment and pricing structure, including staged or milestone payments and any escrow/holding arrangements;
- f) the existence, duration and scope of guarantees and IBGs;
- g) full details of the Consumer’s statutory cancellation rights under law and under this Code;
- h) information about how to make a complaint;
- i) information about ADR and Arbitration routes;
- j) the Member’s trading name, address and contact details;
- k) the Member’s workmanship guarantees or any linked workmanship guarantees afforded to the contract;
- l) the Iknowa Service Complaints procedure and policy;
- m) any relevant risks, limitations or exclusions associated with the works.

6.3 Written Contracts

6.3.1 Members must confirm all agreed terms in a written contract in a durable medium.

6.3.2 The contract must incorporate the information listed in 5.2.1.

6.3.3 The contract must be fair, transparent and written in plain English wherever reasonably possible.

6.4.1 Members must ensure that their contract terms comply with the Consumer Rights Act 2015 and CMA guidance on unfair terms.

6.4.2 Terms that are likely to be regarded as unfair include (but are not limited to):

- a) disproportionate cancellation penalties;
- b) unilateral rights to vary price, scope or specification without valid reason;
- c) automatic renewal clauses not clearly explained and agreed;
- d) clauses that attempt to limit statutory rights.

6.5 Variations and Changes

6.5.1 Any change to price, scope, materials, timescales or key personnel must be:

- a) discussed with the Consumer in advance;
- b) confirmed in writing in a durable medium;
- c) expressly agreed by the Consumer before implementation.

6.6 Cancellation Rights

6.6.1 Members must comply with all statutory cancellation rights under the Consumer Contracts Regulations 2013 and any additional cancellation rights required by this Code.

6.6 Cancellation Rights (continued)

6.6.2 Consumers must be provided with:

- a) a clear written explanation of their right to cancel, including any applicable cooling-off period;
- b) a model cancellation form or equivalent;
- c) information about any lawful deductions or charges that may apply where early performance is expressly requested.

6.6.3 Members must not begin work within the statutory cooling-off period for any consumer providing work (14 days) unless the Consumer has given explicit written consent.

6.6.4 Where a Consumer cancels within the statutory cooling-off period and work has not commenced, Deposits must be refunded in full within 14 days.

6.6.5 Where a Consumer has expressly requested early performance and then cancels within the cooling-off period, Members may charge only for work actually performed up to the time of cancellation, as permitted by law.

7. CONTRACTS, GUARANTEES, DEPOSITS, IBGs & AFTER-SALES

The principle and ethics around Member contracts with Consumers are that deposits must be reasonable, proportionate and linked to materials or scheduling needs. Members may offer



Insurance-Backed Guarantees (IBGs) where applicable; any IBG references must be accurate and approved in accordance with FCA rules. Guarantees must not mislead consumers or imply insurance cover where none exists.

DEPOSITS, IBGs & AFTER-SALES

7.1 Contractual Fairness

All contractual terms must be:

- fair,
- transparent,
- proportionate,
- in audible and clarified by written mediums appropriate to the Consumer and
- compliant with consumer protection law.

7.2 Guarantees & Warranties

Members must provide Consumers with:

- clear written guarantees;
- length of coverage;
- what is and is not covered;
- limitations and exclusions;
- claims procedures.

Guarantees must not mislead Consumers about statutory rights.

7.3 Deposits & Client-Money Protection

Deposits must be:

- reasonable and proportionate;
- necessary for the work;
- linked to materials or scheduling costs;
- justified in writing.

Members must offer **secure payment options** such as:

- escrow or milestone release payments;
- protected deposit schemes;
- insurance-backed deposit guarantees;
- ring-fenced client accounts.



If a Member:

- ceases trading,
- becomes insolvent, or
- leaves the Iknowa Code,

the Consumer must receive:

- a full and speedy refund,
- make a Dispute Notice under the Iknowa ADR process and /or
- completion of the contracted work via IBG, where applicable.

7.4 Insurance-Backed Guarantees (IBG)

Where applicable, Members must:

- disclose IBG availability and costs;
- provide IBG documentation in durable form;
- ensure IBG protection survives Member exit or business failure;
- explain IBG scope, exclusions, and claims processes in plain language.

7.5 After-Sales Service & Defect Resolution

Members must:

- respond to defect reports promptly;
- inspect with reasonable timeliness;
- rectify workmanship issues free of charge;
- offer repeat performance under CRA 2015;
- offer price reduction or refund where repeat performance is not possible.

SECTION 8 — COMPLAINTS AND ALTERNATIVE DISPUTE RESOLUTION (ADR)

8.1 Overview

The Iknowa Consumer Code requires all Members to maintain a clear, fair, accessible and timely procedure for handling complaints.

8.1.1 Every Member must ensure that Consumers can raise concerns easily, are responded to promptly, and have access to independent ADR when internal resolution is unsuccessful.

These requirements are mandatory and form a condition of Iknowa Membership.

8.2 Raising a Complaint

8.2.1 Channels for Submitting Complaints

Consumers may submit complaints through any of the following methods:



- directly through the Iknowa platform (and separately after 28 days of no resolution via a Dispute Notice under the Iknowa ADR process) (both preferred routes);
- in writing (email or letter);
- verbally (via phone call or in person);
- through an authorised representative (carer, family member, translator);
- through a recognised consumer advisory body (e.g., Citizens Advice).

Members may not refuse to accept complaints because they are verbal or non-digital.

8.2.2 Vulnerable Consumers

Members must make additional reasonable adjustments to support vulnerable Consumers, including:

- allowing verbal complaints;
- allowing carers/advocates to speak on their behalf;
- providing information in alternative formats;
- taking extra time to explain rights and processes;
- ensuring no pressure or rushed decision-making.

8.3 Internal Complaint Handling Process

8.3.1 Acknowledgement of Complaint

Members must:

- acknowledge every complaint within 5 working days;
- provide the name and contact information of the person handling the complaint;
- confirm what evidence or information, if any, is required.

8.3.2 Substantive Response

A full, comprehensive response must be issued within **28 calendar days**, covering:

- findings of any investigation;
- relevant photographs, reports or evidence;
- a clear explanation regarding liability;
- a proposed remedy (repeat performance, rectification, refund or price reduction).

For the avoidance of doubt, any complaint that is run through the Iknowa ADR process separately must also follow the timelines and requirements set on that process.

8.3.3 Progress Updates

While the complaint remains open, and where practicable, members may update Consumers every 7 days, explaining:



- what has been done;
- what remains outstanding;
- expected timeframes.

8.3.4 Delays and Extensions

If a Member cannot meet the 28-day deadline mentioned in our Code clause 7.3.2, they must:

1. notify the Consumer **before** the deadline expires;
2. give a clear reason for the delay;
3. propose a new reasonable deadline;
4. obtain the Consumer's **explicit consent**.

Unilateral or open-ended extensions are not permitted.

8.4 Remedies and Corrective Action

Members must provide a suitable remedy in accordance with:

- Consumer Rights Act 2015;
- this Code and the decision made following a Dispute Notice raised in Iknowa's ADR process and;
- general principles of good faith.

Acceptable remedies include:

- repeat performance;
- rectification of defective work;
- replacement of faulty materials;
- partial refund;
- full refund (where appropriate);
- an Insurance-Backed Guarantee (where available).

Remedies must be implemented within 14 days unless a different timescale is agreed.

8.5 Escalation to ADR (45-Day Independent Process)

8.5.1 Where:

- (i) a complaint remains unresolved after **28 days**,
- (ii) a Member declares "deadlock", or
- (iii) the Consumer reasonably believes the Member cannot resolve the issue,

the Consumer has the right to escalate the matter to the **independent Iknowa ADR Scheme**.



8.5.2 Members must:

- signpost Consumers to ADR clearly;
- supply ADR information in accessible formats;
- not discourage escalation;
- not withdraw services or retaliate.

8.6 ADR Requirements Binding on Members

Members must:

- (i) cooperate fully with requests for evidence;
- (ii) respond to ADR within required timescales;
- (iii) attend remote hearings or discussions (if requested);
- (iv) comply with final decisions issued by the ADR adjudicator;
- (v) implement remedies promptly.

ADR decisions are **contractually binding** on Members under this Code and the Iknowa Membership Agreement.

8.7 Arbitration (89-Day Final Resolution Option)

If ADR cannot resolve the dispute or where both parties agree, the Consumer may escalate the matter to the Iknowa Arbitration Scheme.

Arbitration:

- is independent;
- is legally binding;
- is conducted by a qualified arbitrator;
- typically concludes within 89 days;
- may require the Member to:
 - pay compensation,
 - pay costs,
 - rectify work, or
 - take specified steps.

8.7.1 For the avoidance of doubt the Iknowa Arbitration Scheme is not the only form of dispute resolution a Consumer may use if ADR cannot resolve the dispute. A Consumer is free to independently seek legal advice or issue any proceedings they see fit on their own behalf, or via the instructions of a separately appointed solicitor.

8.8 Record-Keeping Requirements

Members must maintain complete complaint records for **six years**, including:

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- dates of all communications;
- copies of evidence;
- investigation notes;
- ADR submissions;
- remedies offered;
- confirmation of implementation.

Iknowa may request these records during audits or investigations.

8.9 Platform-Based Complaint Management

The Iknowa platform includes:

- complaint submission functions;
- automatic logging of evidence;
- time-stamped communications;
- automated reminders for deadlines;
- escalation workflow notifications;
- ADR access links;
- audit logs.

Members must use these tools where available.

8.10 Cooperation with Consumer Bodies

Members must cooperate with:

- Iknowa ADR;
- the Iknowa Legal and Compliance Team;
- Trading Standards;
- Citizens Advice;
- other recognised consumer support bodies;
- carers/advocates representing Consumers.

Interference or obstruction constitutes a serious Code breach.

8.11 Failure to Comply

Failure to comply with this section may result in:

- corrective training;
- formal warnings;



- suspension;
- removal from the Iknowa Platform;
- publication of sanctions.

All sanctions are governed by **Section 10 — Monitoring & Enforcement**.

SECTION 9 — TRAINING & COMPETENCE

9.1 General Requirement - Obligations

Members must ensure that all staff and subcontractors:

- are trained to an appropriate level;
- understand their legal responsibilities;
- understand this Code and its requirements;
- maintain the skills necessary to carry out their work safely and competently.

9.2 General Requirement on staff training obligations

Members must ensure that all staff, subcontractors, and anyone representing their business:

- are trained to a level appropriate to their role;
- understand the legal rights of Consumers;
- understand and can apply this Code of Practice;
- maintain the technical competence required to carry out work safely and effectively;
- receive ongoing updates when laws or Code requirements change.

Training is an ongoing obligation, not a one-time exercise.

9.3 Specific Training on Consumer Law and Fair Trading

9.3.1 Members must ensure relevant staff understand:

- Consumer Rights Act 2015;
- Consumer Contracts Regulations 2013 (including cancellation rights);
- Consumer Protection from Unfair Trading Regulations 2008 (CPRs);
- Unfair contract terms rules;
- Guarantees, warranties and deposits;
- How ADR works and when it applies.

Staff dealing with customers must be able to explain these rights clearly and accurately.

9.4 Specific Training on The Iknowa Code of Practice



All Members must train their staff in the requirements of this Code, including:

- fair marketing and sales practices;
- transparency in quotations and contracts;
- dealing professionally with vulnerable Consumers;
- in-home behaviour standards;
- complaint handling and ADR cooperation;
- accessibility obligations (alternative formats, etc.);
- deposits, guarantees and after-sales.

Members must maintain training records and make them available to Iknowa when requested.

9.5 Technical Competence

Where applicable, staff and subcontractors must hold:

- industry qualifications;
- manufacturer-specific certifications;
- trade accreditation (e.g., Gas Safe, NICEIC, MCS, PAS 2035);
- any licences required by law.

Members must not assign tasks to persons who lack the necessary competence.

9.6 Additional Requirements for Vulnerable Consumers

Staff must receive specific training on:

- identifying vulnerabilities;
- how to communicate carefully and clearly;
- when to slow down explanations;
- how to arrange third-party support;
- how to provide alternative formats.

9.7 Evidence of Training

Members must retain:

- training logs;
- induction training materials;
- refresher training records;
- certificates of external qualifications;
- attendance lists;



- internal briefing notes when Code updates occur.

Iknowa may audit training evidence at any time.

SECTION 10 — MONITORING & ENFORCEMENT

MONITORING, COMPLIANCE & SANCTIONS

10.1 Overview

Iknowa monitors compliance with this Code to ensure consistent and high standards of Consumer protection. Monitoring activities apply to all Members.

10.2 Monitoring Methods

Iknowa may use:

- complaint and ADR outcome trends;
- customer satisfaction scores;
- platform behaviour analytics;
- audit of Member documentation;
- random compliance reviews;
- analysis of repeat issues or failures;
- inspection of training records;
- checks on insurance, guarantees and credentials;
- review of advertising and marketing material;
- secret shopper exercises (where appropriate).

9.3 Member Duties to Cooperate

Members must:

- cooperate with any monitoring or investigation;
- provide documents when requested;
- respond promptly to compliance queries;
- allow site inspections if necessary;
- not obstruct, mislead or delay any monitoring process.

Failure to cooperate is a serious breach and may justify suspension or removal.

9.4 Types of Breaches

Breaches include:

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- unfair or misleading practices;
- refusal to provide cancellation rights;
- poor complaint handling;
- failure to comply with ADR decisions;
- discrimination or unacceptable behaviour;
- poor workmanship;
- excessive or unjustified deposits;
- misuse of Iknowa branding;
- non-cooperation with audits or evidence requests.

9.5 Sanctions Available

Depending on severity, Iknowa may impose:

- verbal or written warning;
- mandatory retraining;
- corrective action plans;
- increased monitoring;
- financial sanction (if part of the membership agreement);
- temporary suspension;
- permanent removal from platform and Code;
- publication of sanctions (where permitted and lawful).

9.6 Escalation and Appeals

Members may appeal sanctions through a defined process (detailed in Appendix C). Removal or suspension decisions may be reported to Trading Standards when material breaches occur.

9.7 Reporting to Regulators

Where serious risks exist, Iknowa may notify:

- local authority Trading Standards;
- the Competition and Markets Authority;
- relevant safety regulators (e.g., Gas Safe).

SECTION 11 — GOVERNANCE & LEGAL OBLIGATIONS

11.1 Legal Compliance



Members must comply with:

- all consumer protection law;
- health and safety legislation;
- building regulations;
- data protection law (UK GDPR);
- advertising regulations;
- financial protection and insurance obligations;
- contractual and statutory guarantees.

Breaches of law constitute breaches of the Code.

11.2 Cooperation with Regulatory and Advisory Bodies

Members must fully cooperate with:

- Iknowa ADR;
- Trading Standards;
- Citizens Advice;
- consumer advocates and charities;
- Ombudsman or redress schemes;
- relevant industry regulators.

Members must not obstruct investigations or withhold information.

11.3 Code Governance Structure

Iknowa maintains:

- a Code Oversight Panel (COP);
- a Compliance & Investigations Team;
- an independent ADR entity;
- an annual review process;
- a sanctions process.

These bodies operate independently of Iknowa's commercial functions.

11.4 Annual Review & Continuous Improvement

The Code is reviewed annually and updated where:

- legal changes occur;

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- CCAS guidance updates;
- ADR outcomes suggest systemic issues;
- Trading Standards request improvement;
- vulnerability or accessibility issues arise.

Updates are shared with Members at least 30 days before enforcement.

SECTION 12 — ACCESSIBILITY & ALTERNATIVE FORMATS

12.1 Accessibility Principle

Members must ensure that:

- all key information;
- contracts;
- cancellation rights;
- guarantees;
- complaints and ADR instructions

are available in formats accessible to Consumers with additional needs.

12.2 Alternative Formats

On request, Members must provide:

- large-print versions;
- plain-language summaries;
- translated documents;
- audio or verbal explanations;
- Braille (via specialist providers);
- formats suitable for Consumers with learning difficulties.

12.3 Digital Accessibility

Where Consumers have low digital skills or no digital access, Members must:

- offer paper-based documents;
- accept non-digital complaints;
- avoid requiring electronic signatures;
- explain contracts verbally or in writing;



- follow vulnerable consumer procedures.

Digital exclusion must never prevent a Consumer from accessing their rights.

All public-facing content must be accessible to vulnerable consumers. Any marketing must apply readability checks (plain English, no jargon), provide alternative formats on request, and consider digital exclusion risks.

12.4 Assistance from Third Parties

Members must accept input from:

- carers;
- relatives;
- social workers;
- translators;
- consumer advocacy bodies;
- support charities.

No Consumer may be disadvantaged for needing additional assistance.

12.5 Obligations to Support Vulnerable Consumers

Members must:

- take extra time to explain key rights and information;
- avoid jargon;
- provide written confirmation of all key points;
- never pressure Consumers into decisions;
- ensure a companion or advocate is welcome;
- adapt communication styles accordingly.

APPENDICES A-E for Iknowa Consumer Code v1.1

- Appendix A — Definitions
- Appendix B — ADR Scheme Rules (45-Day Framework)
- Appendix C — Sanctions & Appeals Procedure
- Appendix D — Vulnerability & Accessibility Policy
- Appendix E — Templates & Model Forms



IKNOWA CONSUMER CODE OF PRACTICE v1.1

PART 5 — FULL APPENDICES (A-E)

FINAL SECTION OF THE COMPLETE CODE

APPENDIX A — DEFINITIONS

For the purposes of this Code:

Alternative Dispute Resolution (ADR)

The independent dispute-resolution process provided by Iknowa ADR, concluding within 45 days and delivering a binding decision on Members.

Arbitration

The independent 89-day adjudicative process available after ADR, resulting in a legally binding decision enforceable in court.

Consumer

A natural person acting wholly or mainly outside their trade, profession or craft.

Member

Any business, contractor or tradesperson registered on the Iknowa platform and contractually bound by this Code.

Vulnerable Consumer

A Consumer who, due to personal circumstances (age, disability, literacy, language, health, financial difficulty or cognitive impairment), may require additional support.

Deposit

Any upfront payment before work begins.

Insurance-Backed Guarantee (IBG)

A policy providing protection if the Member ceases trading, leaves the Code, or cannot complete the contracted work.

Platform

The Iknowa app, website, dashboards and associated communication systems.

Durable Medium

A format that allows information to be stored and reproduced: email, PDF, paper, SMS summary following verbal explanation, etc.

APPENDIX B — ADR SCHEME RULES (45-DAY FRAMEWORK)

The following rules govern the Iknowa ADR procedure.

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B1. Purpose of ADR

ADR exists to provide Consumers with free, independent, specialist dispute resolution when internal complaint handling fails.

ADR is:

- independent
- impartial
- evidence-based
- binding on Members
- free for Consumers
- concluded within 45 days

B2. ADR Eligibility

A case becomes eligible where:

- the Member has issued a final response (“deadlock”),
- 28 days have passed without resolution, or
- the Consumer reasonably believes further internal handling would be futile.

B3. ADR Process (45-Day Timeline)

Day 0 – Submission

The Consumer submits an ADR request with:

- a summary of the dispute,
- evidence,
- desired resolution.

A case handler is appointed.

Days 1–5 – Case Validation

Iknowa ADR:

- reviews eligibility,
- requests additional information (if needed),
- officially notifies the Member.

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Days 6–12 – Member Response

The Member must:

- submit evidence,
- provide relevant documentation,
- respond to allegations.

Failure to respond may result in a decision **in the Consumer's favour**.

Days 13–30 – Independent Review

The ADR adjudicator reviews:

- evidence,
- timelines,
- contract terms,
- relevant law,
- obligations under this Code.

The adjudicator may request:

- technical assessments,
- site reports,
- additional clarifications.

Days 31–45 – Final Decision

The adjudicator issues a written decision including:

- findings of fact,
- Code breaches (if any),
- remedies,
- implementation deadlines.

Decisions are **final and binding on Members**.

B4. Remedies Available Through ADR

Possible outcomes include:

- rectification of defective work
- re-performance

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- partial refund
- full refund
- compensation (where appropriate)
- goodwill gestures
- provision of an IBG
- cost contribution (if justified)

B5. Binding Nature of Decisions

Members must comply with ADR decisions within the timeframe given.

Non-compliance triggers sanctions under **Section 9**.

B6. Escalation Route: Arbitration

If ADR fails or where appropriate, and /or where requested by the Consumer, cases may be escalated to **Iknowa Arbitration**, which concludes within **89 days** and results in a legally enforceable award.

APPENDIX C — SANCTIONS & APPEALS PROCEDURE

C1. Purpose

To enforce this Code and ensure compliance, Iknowa applies a structured sanctioning framework.

C2. Sanctions Available

Informal Sanctions

- Advice or guidance
- Mandatory training
- Informal warning

Formal Sanctions

- Written warning
- Corrective action order
- Platform restrictions
- Increased monitoring
- Temporary suspension from Code & platform
- Permanent removal from Code & platform

C3. Criteria for Escalation

Sanctions will consider:

- severity of breach
- risk to Consumers
- vulnerability factors
- Member's history
- cooperation level
- ADR compliance
- seriousness of detriment caused

C4. Appeals Procedure

Members may appeal sanctions within **14 days**.

Appeals must detail:

- reasons for appeal
- supporting evidence
- any procedural errors claimed

A separate Appeals Officer or panel will review the case impartially.

Decision timeframe: **21 days**.

Appeal outcomes are final.

APPENDIX D — VULNERABILITY & ACCESSIBILITY POLICY

D1. Policy Principle

Members must recognise and support Consumers who may struggle to understand, evaluate or act on information.

D2. Identifying Vulnerability

Indicators include:

- physical disability or mobility issues
- age-related limitations
- cognitive impairment
- mental health conditions
- literacy challenges
- language barriers

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- financial distress
- digital exclusion
- recent bereavement or crisis

D3. Required Adjustments

Members must:

- provide slower, clearer explanations
- avoid pressure selling entirely
- use plain English
- offer alternative formats (large print, audio, translated)
- use paper instead of digital where needed
- allow advocates to support the Consumer
- ensure comfort and security during in-home visits
- avoid decision-making deadlines that cause pressure

D4. Recording Vulnerability

Members must record (sensitively and lawfully):

- vulnerability indicators
- adjustments provided
- communication preferences

No Consumer may be denied service due to vulnerability.

APPENDIX E — TEMPLATES & MODEL FORMS

E1. Model Cancellation Form (CCR-compliant)

Includes:

- name of Member
- service description
- date of contract
- Consumer name & address
- Consumer signature/date
- clear instructions for returning the form

E2. Model Complaint Submission Form

Fields:

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- Consumer details
- Member details
- Description of the issue
- Evidence upload
- Expected resolution
- Vulnerability flags
- Consent for representative involvement

E3. Model Acknowledgement Template (5-Day Rule)

Auto-text confirming:

- receipt date
- assigned handler
- next steps
- required evidence
- timeline obligations

E4. Model Final Response Template (28-Day Rule)

Includes:

- summary of investigation
- evidence considered
- decision
- remedy
- ADR rights

E5. ADR Notification Template

Explains:

- how to escalate
- ADR is free for Consumers
- binding nature of decisions
- summary of the Iknowa ADR process

E6. IBG Summary Template (Consumer Facing)

Clear outline of:

- coverage of IBG
- duration of IBG



- exclusions
- claims process

[*FOR CTSI STAGE 2 APPLICATION

E7. Member IBG Terms (Stage 2 Draft Placeholder)

To be finalised after insurer's pack is received.]
