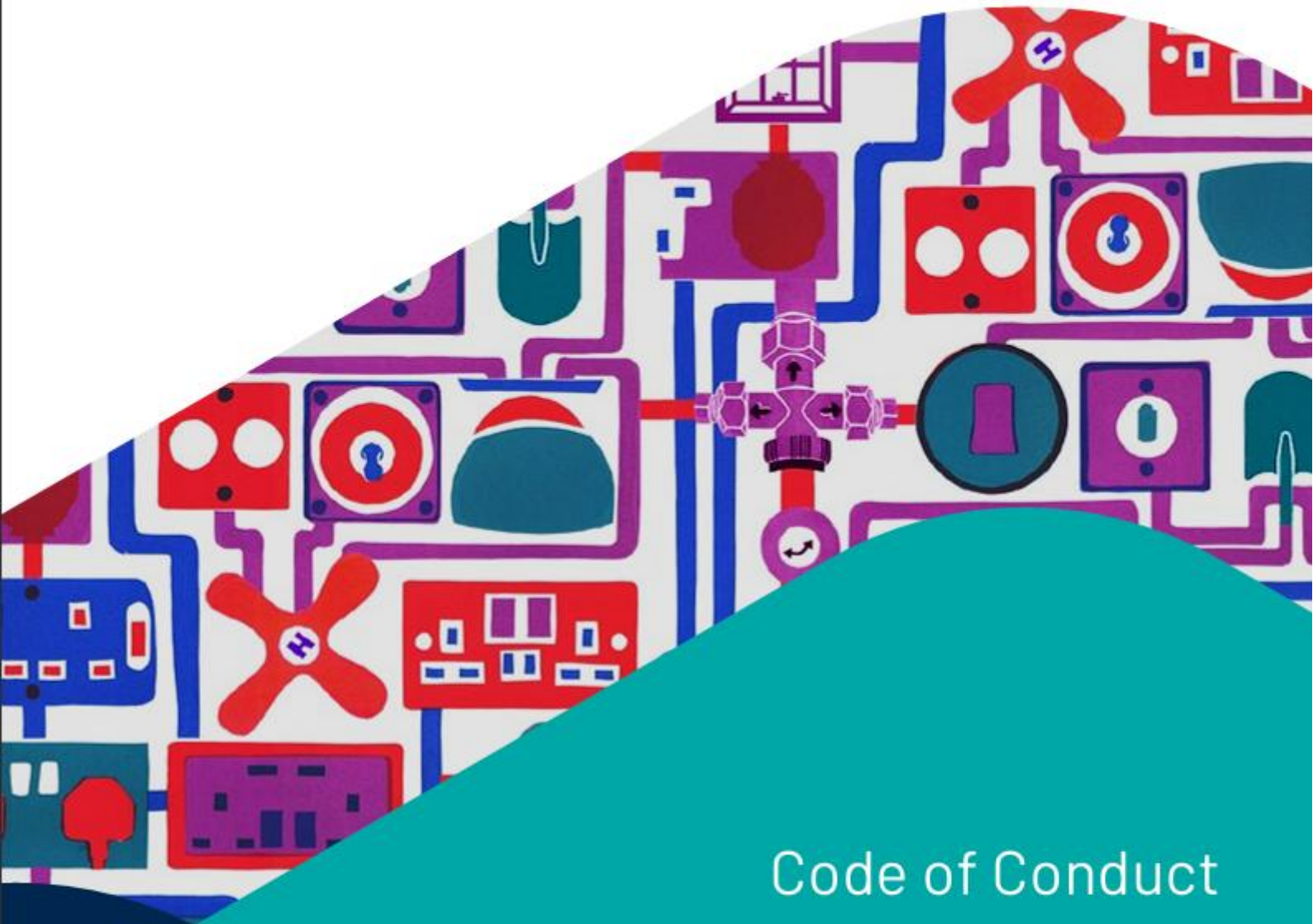
TRUSTMARK
Government Endorsed Quality



Code of Conduct

trustmark.org.uk

03

You and Your Customers

Introduction

Your relationship and communications with the customer are critical to getting a good job done. This section advises you on what you should do, from before you start the work through to completion.

Your business information

The TrustMark scheme expects you to include the following information on your website:

- Business name and all contact details, including your telephone number
- Registered address and company number (for limited companies)
- Your Scheme Provider and the trades you are TrustMark registered for
- Your VAT number (if VAT registered)
- Your business insurance details (provider and indemnity limits)
- Your customer feedback and complaints procedure
- Your ADR (alternative dispute resolution) provider
- The TrustMark logo and a copy of the Customer Charter

Your contract with the customer

You'll need a written quotation and contract with your customer (see page 6).

Never take full payment from a customer before you've started the job.

Agree any deposits or stage payments with the customer by including them in your quotation and contract. The size of those payments must not be excessive. Also tell them if you offer financial protection for the work (such as insurances, credit card payments, or escrow accounts).

If you are installing a product, tell the customer if they will need to have it serviced and maintained regularly, whether this will impact the guarantee and what this is likely to cost.

If you are showing the customer samples of any product they must be a true representation. Products installed should comply with the specification.

A larger job may need an installation plan which tells the customer a plan of the works to be carried out, with timescales.

Make sure you've 'walked the job' before you start any work. Taking photos is a good way to note the existing condition of the property. Tell the customer to inform anyone they need to about the work e.g. leaseholder, freeholder, mortgage payer, insurer.

If you are using sub-contractors for some of the work, tell the customer who they are and what they'll be doing.

CHECKLIST

Agree with the customer about the access you will need:

- How best to keep valuables out of the way
- How best to keep children and pets safe and out of the way during the work
- How best to take into account the needs of any vulnerable people in the property
- Which entrance and exit you will use
- Whether you will have access to a toilet at the property
- What utilities you will need e.g. water, electricity

Surveys

Sometime a job needs a survey. If it does, tell the customer in advance:

- Who will be doing it
- Any cost
- The timescale
- How it can be re-arranged if there's a problem
- Where the surveyor will need to look
- Any questions the customer might need to answer

Always use competent surveyors

Be upfront about any problem you may foresee and don't carry out any unnecessary surveys. If a finished survey shows the work cannot be done, tell the customer the reasons why, cancel the contract, and refund any deposit.

The design process

Certain work will need a design process. The design must comply with the relevant Code of Practice (check with your Scheme Provider).

Some types of work, particularly energy efficiency improvements to a home, may have a significant impact and knock-on effect on other aspects of that property's condition and performance. As part of the design process, you should take a 'whole house' approach, consider any potential implications of the work you're doing, and seek technical advice when necessary before you start work.

Particular types of work e.g. listed buildings or properties within conservation areas will also have special considerations which you must understand and take into account before you start work.

During the works

Always keep your customer updated during the works. Regular on-site meetings and effective communication between all parties are signs of good work.

Tell them straight away if something unexpected has happened and agree a way forward. If the work will now cost more, agree it with the customer and give them a revised quote. But if the problem is caused by your mistake, you must pay to put it right.

For larger jobs, include these changes on your installation plan, making sure you have told the customer if the job will now take longer to finish.

Co-operate with any inspections (e.g. building control) and follow any instructions they give you to get the work approved.

If the customer exercises their right to change their mind, you need to remove goods and any waste from the property and leave it secure.

Explain things clearly and simply to your customer and don't use jargon they won't understand. Promote TrustMark at all times, explaining the benefits.

CHECKLIST

Always act in a professional and responsible manner and ensure you and your sub-contractors do the following:

- Show ID
- Use protective coverings to look after the customer's home
- Store any tools and materials left at the job safely
- Plan the work to minimise disruption
- Allow more time to explain things to vulnerable consumers - vulnerable consumers are those whose circumstances put them at risk of making an incorrect or inappropriate decision, or who are at risk of receiving inferior goods or services
- Where the customer has a third party to support them, keep them informed and ensure that they are always present when work is being done and decisions made if this is what the customer needs

At the end of the job

On completion ensure that you 'walk the job' with your customer. Take time to confirm that they are happy with the completed works.

If any remedial works are identified, make sure that a schedule is in place before leaving.

Before leaving ensure that instruction manuals and maintenance requirements are handed over to the customer, and they understand any essential maintenance. Explain if there is going to be any ongoing measurement, monitoring or inspections of the work. A face-to-face handover meeting is strongly recommended.

Give the customer any guarantee you are providing (including any product guarantee), where applicable.

Clean up properly, dispose of waste responsibly including recycling where possible.

Remind the customer of the TrustMark scheme and how they can get in touch with their feedback, thanks, a query or complaint. Give them another copy of the Customer Charter, so they can read through their rights and responsibilities.

Your invoice

Issue the customer with an invoice which needs to include the following information:

- The word 'invoice'
- The date
- A unique identification number
- Your company name, address and contact information
- The customer's name and address
- A clear description and breakdown of what you're charging for
- Payment methods
- Amount of VAT (if applicable)
- The total amount payable

LEGAL TIP: It's good business practice to provide proper invoices so you have a useful record of all your jobs. Allow 30 days for payment.

CHECKLIST

For jobs where you have installed a product, tell the customer:

- How to use it (give them any relevant instructions)
- Any safety checks they should carry out
- Details of any service or maintenance it will need and when
- Any impact on the guarantee

The information you give must be in line with the relevant Code of Practice from your Scheme Provider.

Encourage feedback

If you have a happy customer, do encourage them to leave positive feedback on a job well done.

Sometimes things go wrong and the customer will make a complaint.

- Deal with it professionally and as soon as possible
- Follow your complaints procedure*
- Tell your customer their rights under consumer law will not be affected*
- Agree with the customer what will be done to put things right
- Carry out any agreed remedial work as soon as possible

If you can't sort the complaint out with your customer, you will need to follow your ADR (alternative dispute resolution) procedure.

*More information about a complaints procedure and consumer rights can be found in 'You and Your Scheme Provider and 'You and Your Legislation.

General

If you provide energy saving products and services, you must provide or signpost to clear advice. Tell the customer where they can find information about any grants or other incentives which may be available to them. If they can only afford the work to be done by successfully receiving a grant, write this into the contract so it's all agreed.

CHECKLIST

- Energy performance claims must be accurate
- Use only approved figures and methods
- Use figures which represent the customer's actual home and set up as best as you can, in line with the Code of Practice
- Explain any pros and cons where there is a choice of option
- Tell the customer where they can seek independent advice from other sources e.g. the Information Hub

If you offer finance to customers:

- Your Financial Conduct Authority (FCA) authorisation must be valid and up to date
- Ensure that you only advise on the financial matters you are authorised to

If you are selling insurance options to your customers, the same rules apply.

For jobs over £500 (plus VAT) you should have in place suitable financial protection in case you go out of business. If you are charging a customer for insurance in addition to your job fee you should be clear on what the costs are, and it should include cover for:

- pre-payments
- deposits
- work in progress
- materials and workmanship (for a minimum or 2 years after completion)
- transferring to another householder (if there is a house move)