



CARA GLASS LTD

PRODUCT AND SERVICE COMPLAINTS AND FINANCIAL COMPLAINTS POLICY

We will always aim to provide high-quality goods and services and to provide a high standard of customer care. We recognise however that sometimes we may not get things right. It is therefore important that you can raise any issues or complaints with us.

We want to:

- Make it easy for you to tell us what went wrong
- Give your complaint the attention it deserves
- Resolve your complaint fairly and without delay
- Make sure you are satisfied with how your complaint was handled

How and where to complain

If you are not satisfied with any aspect of our/product service, you can tell us about your complaint in the following ways:

- In person: Unit 3 Wilton Business Centre, Kingsway, Wilton. SP2 0AH
- In writing: write to us at the address above, please address your letter to The Business Manager
- By Telephone: 01722 744424
- By email: info@caraglass.com
- If you have an issue with a product purchased via finance and Cara Glass have been unable to resolve your issue, please contact D W Windows Ltd using the following details:
- Phone: 01902 661779
- Email: headoffice@dwwindows.co.uk
- Address: 8 Meadow Lane, Coseley, Wolverhampton, WV14 9NQ

Information

Please include the following information in your complaint:

- Your full name
- Your contact details (telephone and email)
- The fact that you are raising a complaint
- Any relevant dates and times which are relevant to your complaint
- The type of goods, services and/or Finance we have provided to you
- Any order or reference numbers we have provided to you

- A key summary of the problem or problems you have experienced and why the goods or services were not satisfactory.

How long will it take?

We will aim to resolve your complaint straight away but if we can't we will write to you within 5 business days to tell you:

- Why we have not resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

If we cannot reach agreement with you

If we can't agree a solution within 8 weeks and your complaint relates to our credit brokerage service we will:

- Send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision

OR

- Issue our final decision letter which will explain our final position

We will usually resolve your complaint quickly, but if it is complex it may take longer. We will keep you informed on a regular basis but if you need an update please call us on the number above and ask to speak to the person dealing with your complaint.

Our aim is to resolve all credit brokerage related complaints internally. However, if after receiving our final decision letter or 8 weeks have passed you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

We hope that we will be able to help in resolving your complaint. However, if you are not happy with the outcome of your complaint, you may wish to raise a formal dispute externally via other avenues.

Complaints for installation service and products

Glazing Ombudsman

The following installation and product ombudsman scheme can assist in resolving disputes about our goods and services: The Glazing Arbitration Scheme

If you are not content with our response, you can provide a letter confirming that we have reached a position of deadlock so that your complaint can be considered by the ombudsman. Furthermore, if the complaint has not been resolved or you have not heard from us within 8 weeks, you will also have the right to refer the complaint to the ombudsman.

Following any deadlock letter or after the above period of time has elapsed, you will have a period of 2 months to refer the matter to the ombudsman.

Details about the ombudsman, including further information about the time limits and requirements, can be found on the website of The Glazing Arbitration Scheme

Professional Body

We are a member of FENSA. Details about this body can be found on the FENSA website.

We adhere to the relevant guidelines and code of conduct prescribed by the above body. You can contact this body about any complaint should you deem this appropriate.

This body also offers an Alternative Dispute Resolution scheme, which offers a method of resolving disputes outside of court. Details about this can also be found on the FENSA website.

Complaints for Finance Products

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider.

They will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

What to do if you can't reach an agreement

If you are not satisfied with their response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of their final response letter to you.

Financial Ombudsman Service

If you want the Financial Ombudsman Service to look into your complaint you must contact them within six months of the date of our final response letter.



Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 0234567

Email: complaint.info@financial-ombudsman.org.uk

Further helpful information can be obtained from visiting their web site at: www.financial-ombudsman.org.uk

Credit is subject to status and affordability. Terms & Conditions Apply. Cara Glass Ltd (FRN 1039835) are an appointed representative of D.W. Windows Limited (FRN: 694960) who is a credit broker, not the lender and is authorised and regulated by the Financial Conduct Authority. Credit is provided by Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC. Authorised and Regulated by the Financial Conduct Authority.

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