IKNOWA Consumer Code

CODE SUMMARY

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. It is addressed to Members for the benefit of Members and Consumers and in line with the Code's alignment and applicability to the ACS Core Criteria and applicable consumer protection law.

• 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 your complaint remains unresolved after the Member's internal process, or deadlock is reached, you may escalate to iknowa ADR via the iknowa platform. Code Summary (continued)

• Your redress rights: ADR decisions are not binding on Consumers. Members may be contractually bound under their Membership Agreement. Arbitration is a separate optional escalation for Consumers and is governed by separate Arbitration Rules.

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.

ADR decisions are not binding on Consumers. Members may be contractually bound under their Membership Agreement.

Arbitration is a separate optional escalation for Consumers and is governed by separate Arbitration Rules. 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 where requested.

The Code has independent approval: This Code is intended for approval by the Chartered Trading Standards Institute (CTSI) under the CCAS scheme.

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):

- The Digital Markets, Competition and Consumers Act 2024 (“DMCCA 2024”)
- 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)

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 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 investigations;
i) Compliance with Law – observing all relevant legislation and regulatory requirements.

1.4 Governance and Oversight

1.4.1 Iknowa operates a hybrid ADR model combining independent external adjudicators with internal legal and administrative oversight to ensure capacity, transparency and service quality.

1.4.2 The Code is overseen by the Legal and Compliance team and where identified and required the **iknowa Code Oversight Panel (COP),** which operates independently of iknowa's commercial, sales and membership-recruitment activities. COP is made up of iknowa's ADR lead within the Legal Team, operations representatives, and independent professional appointees, which may include solicitors, barristers, accredited mediators, arbitrators, and specialist consultants with relevant expertise in consumer protection, dispute resolution, construction or related sectors. Independent appointees are selected on the basis of competence and suitability and are subject to conflict-of-interest requirements.

1.4.3 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; (f) hearing appeals by Members against sanctions imposed under clause 10 with the Panel's decision on any such appeal being final within the scheme, without prejudice to any legal rights the Member may have.

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.

1.6 Independent ADR & Arbitration

Iknowa provides access to an independent, CTSI-aligned ADR scheme for Consumers.

- ADR is free for Consumers.
- ADR outcomes are not binding on Consumers.
- Consumers may withdraw at any time before a decision.
- Arbitration is optional and not part of the CTSI-approved ADR scheme.

Full Scheme Rules and FAQs are available at:

https://iknowa.com/trade/adr

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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 once the Consumer elects to proceed.

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

2.4 **“CTSI-Approved ADR Scheme”** means the independent alternative dispute resolution process operated by iknowa ADR in accordance with the Digital Markets, Competition and Consumers Act 2024 (succeeding the Consumer Rights Act 2015 and the Alternative Dispute Resolution for Consumer Disputes Regulations 2015 legislation) and approved by the Chartered Trading Standards Institute. For the purposes of the CTSI-approved ADR scheme, only Consumers (as defined in the ADR Regulations 2015) may initiate ADR. Enterprise Consumer Partners and other non-consumer users are excluded and are routed to iknowa’s Contractual Dispute Resolution Framework.

2.5 **“Deposit”** means any sum paid by the Consumer in advance of work commencing.

2.6 **“Durable medium”** includes paper, email, PDF or other formats that allow information to be stored and reproduced unchanged.

2.7 **“Enterprise Consumer Partner”** means an individual or organisation who: (a) uses the iknowa platform in a commercial, professional or business capacity; and (b) commissions, funds, manages, or benefits from works or Installations facilitated through the iknowa platform; but who does not meet the statutory definition of Consumer under the ADR Regulations 2015.

2.8 **“Installation”** means an instance of work and business carried out by an Entity under the iknowa Workmanship Agreement and issued under the iknowa platform.

2.9 **“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.

2.10 **“Member”** means any business, contractor or tradesperson registered with iknowa that has agreed to be bound by this Code and iknowa’s Membership Agreement.

2.11 **“Platform”** means the iknowa website, app and associated dashboards, communication tools and systems. (Additional defined terms can be added as needed.)

2.12 **“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.

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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 Where a Consumer brings a claim under the iknowa ADR process and an Insurance-Backed Guarantee (IBG) is in place and actioned, iknowa's underwriters will waive any excess otherwise payable under the relevant insurance policy or award. Any associated costs are addressed through applicable scheme or insurer arrangements. No Consumer shall be required to pay any insurance excess in connection with a valid claim under the iknowa ADR scheme.

This waiver does not automatically extend to Enterprise Consumer Partners, whose position may be considered on a case-by-case basis under iknowa's Contractual Dispute Resolution Framework.

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. CONSUMER VULNERABILITY & ACCESSIBILITY

5.1 Commitment

IKNOWA recognises that consumers may experience vulnerability at any stage of their journey and are committed to ensuring fair and accessible outcomes.

5.2 Understanding Vulnerability

Vulnerability may arise from health conditions, life events, financial circumstances, capability or digital exclusion.

5.3 Member Obligations

5.3.1 Members must:

(a) identify vulnerability

(b) adapt communication

(c) provide accessible formats

(d) allow additional time

(e) avoid pressure

(f) ensure understanding

5.4 Accessibility

5.4.1 Members must provide:

(a) paper-based documents
(b) verbal explanations
(c) assisted digital support

5.5 Monitoring

IKNOWA monitors outcomes and adapts processes accordingly.

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6. ADVERTISING, MARKETING & REPRESENTATIONS

Must be legal, clear, fair and not misleading.

6.1. 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 but not limited to:

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).

6.2 Claims About Qualifications and Membership

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

6.2.2 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.

6.3 Pricing Claims and Promotions

6.3.1 Advertising must not use misleading "from" prices or discounts that do not reflect genuine savings.

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

6.3.4 Comparative Advertising

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

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6.5 Prohibition of High-Pressure Sales

6.5.1 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.

6.6 Use of iknowa Branding

6.6.1 Members may use iknowa branding only in accordance with our internal iknowa's brand usage guidelines, and for avoidance of doubt in no way contrary to advertising laws nor contrary to any digital content and/or online interface guides under Section 34 of the Consumer Rights Act 2015 and the DMCCA Act 2024.

6.6.2 Misuse of branding or misrepresentation of affiliation may result in sanctions under Section 11.

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7. Pre-contract information & fair contracting

7.1 In summary Members must provide a written quotation, contract details, pricing, cancellation rights and ADR information.

7.2 Duty of Transparency

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

7.3. Mandatory Pre-Contract Information

7.3.1 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.

7.4 Written Contracts

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

7.4.2 The contract must incorporate the information listed in 7.3.1.

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

7.5 Unfair Terms

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

7.5.2 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.

7.6 Variations and Changes

7.6.1 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.

7.7 Cancellation Rights

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

7.7.2 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.

7.7.3 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. This is provided for in our Consumer Code Works Document.

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

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

7.8 CONTRACTS, GUARANTEES, DEPOSITS, IBGs & AFTER-SALES

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

7.8.2 Members are provided with the cover of Insurance-Backed Guarantees (IBGs) where applicable for any Installation and in the event of any Member insolvency.

7.8.3 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

7.8.4 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.

7.8.5 Guarantees & Warranties

7.8.5.1 Members must provide Consumers with:

(i) clear written guarantees;

(ii) length of coverage;

(iii) what is and is not covered;

(iv) limitations and exclusions;

(v) claims procedures.

7.8.5.2 Guarantees must not mislead Consumers about statutory rights.

7.8.6 Deposits & Client-Money Protection

7.8.6.1 Deposits must be:

(i) reasonable and proportionate;

(ii) necessary for the work;

(iii) linked to materials or scheduling costs;

(iv) justified in writing.

7.8.6.2

Members must offer secure payment options such as:

(i) escrow or milestone release payments;

(ii) protected deposit schemes;

(iii) insurance-backed deposit guarantees;

(iv) ring-fenced client accounts.

7.8.6.3

If a Member ceases trading, becomes insolvent, or leaves the Iknowa Code, the Consumer must receive and/or there shall be actioned one of:

(i) a full and speedy refund,
(ii) making of a Dispute Notice under the Iknowa ADR process and /or
(iii) the trigger of /or completion of the contracted Installation via the IBG, where applicable.

7.9 Insurance-Backed Guarantees (IBG)

Where applicable, Members must disclose:

(i) IBG availability and costs;

(ii) provide IBG documentation in durable form;

(iii) ensure IBG protection survives Member exit or business failure; • explain IBG scope, exclusions, and claims processes in plain language.

7.10 After-Sales Service & Defect Resolution

Members must:

(i) respond to defect reports promptly;

(ii) inspect with reasonable timelines;

(iii) rectify workmanship issues free of charge unless otherwise expressly set out in the associated works contract as part of the Installation and chargeable; and

(iv) offer price reduction or a refund where repeat performance is not possible.

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8. Complaints and Alternative Dispute Resolution (ADR)

8.1 Scope of ADR Access:

Access to the CTSI-approved iknowa ADR Scheme is limited to Consumers only.

Enterprise Consumer Partners and other non-consumer users are not eligible to initiate ADR under this scheme and are directed to iknowa's separate Contractual Dispute Resolution Framework.

Overview

The Iknowa Consumer Code requires all Members to maintain a clear, fair and 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 alternative dispute resolution (ADR) when internal resolution is unsuccessful.

8.1.2 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:

(i) via the iknowa portal and website- "Raise a Dispute" tab, email or post, as set on on the ADR webpage (iknowa.com/trade/adr); where a complaint remains unresolved after the Member's internal process, or deadlock is reached, the Consumer may escalate to ADR in writing (email or letter);

(ii) verbally (via phone call or in person);

(iii) through an authorised representative (for e.g. carer, family member, translator);

(iii) 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:

(i) Allowing verbal complaints;
(ii) Allowing carers or authorised representatives to speak on their behalf;
(iii) Providing information in alternative formats;
(iv) Taking extra time to explain rights and processes;
(v) Ensuring no pressure or rushed decision-making;

8.3 Internal Complaint Handling Process

8.3.1 Acknowledgement of Complaint

Members must:

8.3.1(i) acknowledge every complaint within 5 working days;
(ii) provide the name and contact information of the person handling the complaint;
(iii) confirm what evidence or information, if any, is required

8.3.2 Substantive Response

8.3.2.1 Outside of the Dispute Notice process a full, comprehensive response must be issued within 28 calendar days, covering:

(i) Findings of any investigation;
(ii) Relevant photographs, reports or evidence;
(iii) A clear explanation regarding liability and
(iv) A proposed remedy (repeat performance, rectification, refund or price reduction).

8.3.2.2 For the avoidance of doubt, any complaint that is run through the iknowa ADR process (i.e. the iknowa adjudication and 45-day 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 must update Consumers every 7(seven) days, explaining:

(i) What has been done;
(ii) What remains outstanding;
(iii) Expected timeframes.

8.3.4 Delays and Extensions

8.3.4.1 If a Member cannot meet the 28-day deadline mentioned in our Code clause 8.3.2, they must:

(i) notify the Consumer before the deadline expires;
(ii) give a clear reason for the delay;
(iii)Propose a new reasonable deadline; and
(iv)Obtain the Consumer's explicit consent

8.3.4.2 Unilateral or open-ended extensions are not permitted

9. TRAINING & COMPETENCE

9.1 Members must ensure that all staff and subcontractors who deal with Consumers, make sales, give advice, handle complaints or manage works under this Code are suitably trained and competent for their role. Members remain responsible for ensuring that subcontractors acting on their behalf meet the same standards.

9.2 As a minimum, training must cover:

9.2.1 The key requirements of this Code and the Member's own complaints procedure.

9.2.2 Basic consumer rights under the Consumer Rights Act 2015, the Consumer Contracts Regulations 2013 and relevant DMCCA 2024 requirements.

9.2.3 How to identify and support Vulnerable Consumers, including appropriate communication and in-home conduct.

9.2.4 The availability of ADR and how Consumers can access the iknowa ADR Scheme.

9.2.5 Fair trading obligations, including the prohibition on high-pressure selling techniques and the requirements of the Consumer Protection from Unfair Trading Regulations 2008.

9.3 Members must provide training at induction and refresh it at least every 24 months, or sooner where there is a material change in the law, including when there are material changes to law, this Code or the Member's procedures.

9.4 Members must keep proportionate records of training completed for a minimum of six (6) years and make these available to iknowa on reasonable request for monitoring or audit purposes.

9.5 Where monitoring or ADR outcomes show repeated or serious issues in service quality, complaint handling or compliance with this Code, Members must take appropriate corrective action, which may include additional training or supervision.

9.6 Where iknowa has reasonable grounds to believe a Member or their staff lack the competence required under this clause, iknowa may require the Member to undertake specified training within a defined timeframe as a condition of continued membership. Failure to do so may result in sanctions under clause 10.

10. MONITORING & ENFORCEMENT

10.1 IKNOWA monitors Members' compliance with this Code through:

10.1.1 Analysis of complaints, ADR outcomes and dispute trends.

10.1.2 Periodic checks of membership data, insurance and qualifications.

10.1.3 Targeted audits or information requests where risk indicators arise.

10.1.4 Annual self-certification by Members confirming ongoing compliance with this Code, valid insurance, and current qualifications.

10.2 Members must cooperate fully with any reasonable monitoring or audit activities, including providing requested records within stated timeframes.

10.3 Where IKNOWA identifies non-compliance with this Code, it may apply proportionate sanctions, which may include:

10.3.1 Advice, guidance or corrective action plans.

10.3.2 Written warnings.

10.3.3 A requirement to undertake specified remedial training or implement a corrective action plan within a defined timeframe.

10.3.4 Temporary suspension of membership benefits or platform access.

10.3.5 Removal from the Code and termination of membership in serious or persistent cases.

10.4 IKNOWA will record and review sanctions data to identify patterns of non-compliance and systemic risks, and may refer serious matters to Trading Standards, regulators or other appropriate bodies.

10.5 Before imposing any sanction under clause 10.3.2 or above, iknowa will notify the Member in writing of the alleged non-compliance and give them a reasonable opportunity to respond, normally not less than 14 days, unless the severity of the matter or risk to consumers requires more urgent action.

10.6 Members may appeal a sanction decision to the Code Oversight Panel within 14 days of notification. The Panel's decision on appeal is final within the scheme, without prejudice to any legal rights the Member may have.

10.7 iknowa will commission an independent review of Code compliance and scheme performance at least once every 12 months. Findings will be made available to CTSI and used to inform Code improvements.

11. GOVERNANCE & LEGAL OBLIGATIONS

11.1 IKNOWA's Legal and Compliance team, supported by the independent Code Oversight Panel, is responsible for maintaining this Code, monitoring its effectiveness and ensuring ongoing alignment with ACS Core Criteria and applicable law, including the DMCCA 2024.

11.2 The Code Oversight Panel (COP) operates independently from IKNOWA's commercial, sales and membership-recruitment activities and considers systemic risks, sanctions data and ADR outcomes when recommending changes to the Code or scheme operation. The COP includes at least one independent member with no commercial interest and meets at least twice per year.

11.3 Members must comply with all applicable legal and regulatory obligations relevant to their activities, including consumer protection, data protection, health and safety, and advertising law.

11.4 Members must cooperate with any lawful investigations, information requests or enforcement action by Trading Standards, regulators or law-enforcement bodies, and must notify IKNOWA promptly of any enforcement action taken against them that may affect their fitness to remain a Member.

11.5 Where a Consumer or other party wishes to raise a complaint about the administration or conduct of the iknowa ADR Scheme itself, rather than the outcome of a dispute, they may submit a Meta-Complaint in accordance with the iknowa ADR Adjudication Policy. Meta-Complaints should be submitted to schemecomplaint@iknowa.com or by post to the iknowa ADR address.

iknowa will acknowledge Meta-Complaints within five calendar days and issue a written decision within 20 working days. Where a complainant remains dissatisfied, they may refer concerns to CTSI as the designated ADR Authority under SI 2026/259.

11.6 Where any provision of this Code refers to legislation that has been amended, succeeded or supplemented by the Digital Markets, Competition and Consumers Act 2024 or subordinate legislation made under it, references shall be read as references to the current legislative position as it applies from time to time.

11.7 iknowa and its Members must comply with the Equality Act 2010 in all dealings with Consumers, including in the provision of services, handling of complaints, and participation in ADR. iknowa will have due regard to equality of access across all aspects of scheme operation.

12. ACCESSIBILITY & FORMATS

12.1 Members must ensure that key information required under this Code, including quotations, contracts, guarantees, complaints procedures and ADR information, is provided in a clear and accessible format.

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12.2 Where a Consumer has additional needs, or reasonably requests it, Members must provide information in alternative formats where practicable, which may include large print, email or other digital formats, audio explanation or paper copies.

12.3 Members must take reasonable steps to support Consumers who are digitally excluded, including offering non-digital channels for complaints and ADR access, as set out in sections 5 and 8 of this Code.

12.4 Iknowa is committed to ensuring that its ADR process and scheme administration are accessible, fair and usable for all Consumers and parties engaging with the scheme. Where a Consumer or other participant has a disability, health condition, vulnerability, language need, communication difficulty or other circumstance affecting their ability to access or participate, iknowa will consider and implement reasonable adjustments where appropriate.

12.5 Reasonable adjustments by iknowa may include:

12.5.1 accepting submissions by post or by alternative formats and means;

12.5.2 helping with communications or procedural steps;

12.5.3 allowing reasonable extensions of time where appropriate;

12.5.4 providing documents in accessible formats where reasonably practicable and

12.5.5 offering alternative methods of communication where required

12.6 Requests for reasonable adjustments or accessibility support may be made by contacting support@iknowa.com or through the contact options available on the iknowa website.

12.7 iknowa will consider all such requests fairly, proportionately and with regard to maintaining an accessible and effective process for all parties.

12.8 The iknowa ADR scheme ordinarily operates in English. Where a Consumer has a language need, iknowa will consider reasonable steps to accommodate this, which may include translated written communications or assisted access. Consumers with language needs should notify iknowa at the earliest opportunity by contacting support@iknowa.com