

Name of Scheme	Jurisdiction	Coverage	Limits of compensation	Nature of scheme	Nature of funding	ADR Classification	Cost to complainer	Procedure	Appealable?	Quality standards	Impact
REAL Assurance (Renewable Energy Assurance LTD)	UK	Members only (membership mandatory)	None mentioned on website	Public	Primarily funded by members' subs	Complaint-handling, Conciliation, Arbitration,	Arbitration fee of £100 for consumer and member - refundable if consumer is successful.	Written and verbal. Mostly written but conciliator (who will be appointed from IDRS/CEDR) can attempt face-to-face mediation. If referred to arbitration - no mention of any hearing.	Non-binding decision. Either side can seek to go to arbitration but only after attempting conciliation. Consumer has to have scheme administrator's agreement to go to arbitration. If consumer wants to go to arbitration, member must agree. Arbitration is binding on both parties.	Consumer satisfaction surveys; Analysis of known cases where members have not kept to the Code; Regular audit compliance checks of members' performance; Analysis of conciliation and arbitration cases; 'Mystery shopping' exercises to judge members' performance. Monitoring results published in an annual report.	628 complaints received in 2011. 777 received in 2012 up to September. Only 74 in 2010. Figures given for resolution of complaints between Dec 2011 and Sept 2012: 90% resolved by REAL. 8% went to conciliation and 2% to arbitration
Vehicle Builders and Repairers Association Code	UK	Members only (membership mandatory)	None mentioned on website	Public	Funded by members	Conciliation, arbitration	Fee for use of arbitration service but no details on website	Written and verbal, hearing with rep and arbitrator can allow parties to be legally rep'd at hearing	Arbitration decision binding on both parties. No information given about identity of arbitrator or cost, if any.	None indicated on website or in Code of Practice. Code of Practice approved by OFT	Oct 2011- Sept 2012. 13 cases referred to the conciliation service. Only 5 found to be substantive enough to proceed. 6 were withdrawn by the complainant or the complainant did not respond to the VBRA during the investigation. No cases went to arbitration.
Direct Selling Association Code of Practice	UK	Members only (membership mandatory)	Maximum of £5,000 compensation can be ordered to the consumer. £3,000-£5,000	Private	Trade Association - presume members fund scheme but no details on website	Adjudication	Free	Independent Code administrator investigates breaches of Code of Practice. Process designed to be conducted in writing. First stage is to complain to the DSA Director. If he is unable to broker agreement, the matter is referred to the Code Administrator. He/she is a legally qualified, independent person appointed by the DSA.	Decision binding on the member, not the consumer. DSA can also take disciplinary action against the seller.	None mentioned. Code of Practice approved by OFT	No annual report or figures on website.L7
Debt Managers Standards Association Ltd	UK	Members only (membership mandatory)	None given. Code of Conduct states that DEMSA may order company to pay compensation. No mention of any limit to this.	Private	Trade Association - presume members fund scheme but no details on website	Adjudication	Free	Written	Binding on company. Complainant can go to Financial Ombudsman	Complaints dealt with by Code Administrator who is on the DEMSA Board. No mention of quality assurance on website	2011 - Number of Complaints Handled - 116 Complaints re Service Issues - 77 Complaints re plan Formulation Issues - 14 Complaints re Withdrawal from a Plan - 5 Complaints re Adequacy of Information Provided - 20 Refunds made (£) 7709 Ex Gratia Payments Made (£) 1500 No of DEMSA members 21 Of the 116 complaints received 77 were deemed as justified and 39 not justified. 82 of the complaints were satisfactorily resolved by the individual member concerned after referral to DEMSA and in 34 cases DEMSA adjudicated in resolving the issue.

British Association of Removers	UK	Members only (membership mandatory)	None specified on website	Private	Trade Association - presume members fund scheme but no details on website	Conciliation, Arbitration	Fee for arbitration service (no details on website)	Written	If conciliation unsuccessful, complainant can refer to arbitration, as can Member if complainant agrees.	Arbitration provided by CEDR so their standards apply. Code of Practice approved by OFT	No information provided
Furniture Ombudsman	UK	Members only (membership mandatory)	Limit of £5,000 for compensation payments but this does not include the purchase price of the good/services complained about - consumers can seek the purchase price (which could be more than £5,000) and additional compensation up to £5,000.	Private	Unclear. States that it is independent and work overseen by a Standards Board made up of industry representatives and others, including senior Trading Standards officers	Conciliation, adjudication	Free	Written, If an inspection is required, complainant will have to pay a £50 inspection fee. This is refunded if the complainant is successful.	Complainant can reject and pursue through court	"The Standards Board exists in order to ensure the decisions we make in individual cases are fair and impartial. The Board is currently chaired by the Head of Hertfordshire Trading Standards who sits alongside other individuals who represent the interests of the consumer and the furniture and home improvement industries. The Board regularly reviews a proportion of adjudications to ensure the decisions reached are fair and impartial; this includes monitoring the quality of our independent experts' reports. The Board also reviews our policies and procedures." (taken from website).	No figures given on website, only percentages relating to successful outcomes and types of cases. In 10/11, 51% of complainants cases were upheld. 78% were closed at conciliation stage and 22% went through to adjudication stage.
Robert Bosch Ltd (Car Repair and Servicing) Code of Practice	UK	Members only (membership mandatory)	None specified in Code OFT Approved Code	Private	Trade Association	Conciliation, adjudication	Free	Written, though initial contact can be made by telephone or email.	Conciliation decision binding on garage but not complainant who can opt for adjudication. Bosch can also apply disciplinary sanctions to garages, including expulsion from the scheme.	None given no website. Code of Practice approved by OFT	No figures available.
Society of Motor Manufacturers and Traders Motorcodes scheme (3 Codes: New Car Code; Service and Repair Code; Vehicle Warranty Code)	UK	Members only (membership mandatory)	None specified in Code	Private	Trade Association - presume members fund scheme but no details on website	Conciliation, Arbitration	Fee payable for use of arbitration service - described as 'low-cost' on website	Written, hearing with or without rep. Arbitration available if consumer not satisfied with outcome of conciliation. Arbitration carried out in writing to keep cost down. No appearance or representation allowed unless arbitrator decides to have an oral hearing.	Conciliation decision not binding on consumer. Arbitration decision binding on consumer and manufacturer	None provided. New Car Code and Service and Repair Code have OFT approval	No information on SMMT, Motor Codes or OFT website. Response to FOI request for number of conciliations/arbitrations for new cars from 2007 to 2011 found on web. In 2011, Motor Codes received 4743 consumer contacts. Of these, 286 became conciliation cases and seven cases progressed to arbitration. In 2011 In 2011, Motor Codes received 4743 consumer contacts regarding new cars. Of these, 286 became conciliation cases and seven cases progressed to arbitration. Vehicle Warranty Code suspended in November 2011 due to concerns about protecting car-owners when dealer goes into administration. No other information found on web.
Scottish Motor Trade Association	Scotland	Members only (membership mandatory)	No quantum limit specified.	Private	Trade Association	Arbitration, conciliation	Free	Written, hearing with rep	Written representations made to Committee. Either side can invoke arbitration procedure if not happy with outcome. SMTA can refer complaint directly to arbitration if they choose. There is a fee for use of the Arbitration procedure	No information on web	287 complaints received 2010/11. 275 resolved by telephone advice or by company prior to Committee including referrals to other bodies. 12 went to committee. 2 resolved in complainant's favour. 0 cases referred to arbitration
Postal Redress Service	UK	Members only (membership mandatory)	Limit of £50	Private	Run by CEDR funded by fees paid by participating companies	Adjudication	Free	Written	Decision only binding on company if complainant accepts it within 4 weeks.	No information on web	1 Oct 2010- 30 Sep 2011 - 428 adjudications. 251 found in favour of postal operator. 177 wholly or partly in complainant's favour

Communications and Internet Services Adjudication Scheme	UK	Members only (membership mandatory)	Will pay for loss up to £500	Mixed	CICAS is trading name of IDRS Ltd, which is owned by CEDR	Adjudication	Free	Written	Decision only binding if complainant accepts decision within six weeks. If company does not comply, CICAS will remove them from membership and report them to OFCOM	CEDR quality controlled - peer review	In 2010 there were 1300 valid applications (ie not so early, company hadn't had a chance to deal with them internally). 1237 were concluded within 2010. 65% in consumers favour or settled pre-adjudication. 667 cases went to adjudicator. Av amount claimed was £587. Average amount awarded was £198 ie 34% of claims on average.
AITO (Association of Independent Tour Operators) dispute settlement service	UK	Members only (membership mandatory)	£2,500 max per person. Max of £10,000 for one booking	Private	Dispute resolution service run by Dispute Settlement Services Ltd, which is independent of AITO. Trade Association - presume members fund scheme but no details on website	Mediation	Cost nonrefundable	Written, Complainant pays a fee of £120. Settlement process: mediation	Both parties to a dispute must sign and submit the form of Declaration in which they confirm that they have agreed to be bound by the decision of the Mediator on all points of fact. The Mediation award is legally binding and enforceable by a Court Order if necessary. If either party to a dispute wishes to appeal the Award on a point of law, then they must seek leave from the High Court within 28 days from the publication date of the Award.	No information on web	No information available on web.
ABTA mediation scheme	UK	Members only (membership mandatory)	Deals with cases up to a value of £100,000.	Private	Scheme run by CEDR http://www.cedr.com/so/ive/piu/ . Trade Association - members may fund scheme but no details on website	Mediation	Cost nonrefundable	Verbal	No information on website.	Mediators are continually monitored through a programme of client feedback and peer review to ensure the highest levels of quality and client satisfaction - from CEDR website	Costs are (per party): Half day mediation (4 hours) - £400 plus VAT (includes preliminary work, reading and preparation time of an additional 2 hours) Full day mediation - £950 plus VAT (includes preliminary work, reading and preparation time of an additional 4 hours) No information about number of cases available.
ABTA Arbitration Scheme	UK	Members only (membership mandatory)	Total of claim Fee £1.00 - £2,999.99 £108.00 £3,000-£7,499.99 £180.00 £7,500 - £25,000 £264.00 Claims limited to £5,000 per person	Private	Run by CEDR for ABTA Trade Association - members may fund scheme but no details on website	Arbitration	Cost - refundable	Written, The Arbitrator shall award the registration fee of the unsuccessful party to the successful party, limited in the Claimant's case to the registration fee they have paid.	Scheme only available if parties have reached 'deadlock' (see website). Complainant then has to complete the pre-arbitration procedure. ABTA issues a complaint form and if this is returned with the supporting documentation the respondent is automatically joined to the proceedings. Parties can appeal - also carried out in writing.	All Arbitrations applied for under The ABTA Arbitration Scheme are conducted by sole arbitrators who are members of the CEDR Solve Arbitration Panel. All members of the Panel are Chartered Arbitrators or members of the Chartered Institute of Arbitrators (CIArb).	From ABTA website: in 2010-2011 ABTA received 11,898 complaints under its Code of Conduct. The vast majority of cases are amicably resolved. This year there were 134 cases that were the subject of an arbitration award. This represents 1.1% of all complaints received during this period. 104 (203) arbitrations have been found in favour of the applicants and 30 (63) in favour of the Member, which represents a 78% (74%) success rate for the consumer.
Civil Aviation Authority Complaints scheme (Replaced the Air Transport Users Council in 2011)	UK	All	None mentioned on website	Public	Charges imposed on companies it regulates	Conciliation	Free	Written	Unclear	No information. Since March 2011 have had a Passenger Advice and Complaints team.	Annual Review and Accounts 2012 states that Passenger Advice and Complaints team has dealt with 5,569 passenger complaints, but doesn't give time period for this.

British Healthcare Trades Association	UK	Members only (membership voluntary)	Quantum not an issue. Code of Practice for members who are manufacturers of healthcare products, eg stairlifts, wheelchairs, orthotics. Members sign up to Code. Has approval of OFT under their Consumer Codes Approval scheme.	Private	Trade Association - presume members fund scheme but no details on website	Arbitration, conciliation	Free	Written	Complainant can go to court if unhappy with arbitration finding. Company cannot.	No information on website	From 2011 Annual Review: Between 19 July 2010 and 18 July 2011 (our OFT reporting "year"), we received 37 complaints against members, 6 of which were business to business. Allegations were logged against 13 non-members and our electronic version of the Customer Satisfaction Survey Card on the website was used to register dissatisfaction with a further 2 non-members. The majority of consumer complaints (61%) were resolved between the parties without the need for an opinion from us. We found against members in two cases, and for members in four. One case has led to disciplinary action, namely the expulsion from membership of Hamilton's Chair & Mobility Centres.
National Federation of Property Professionals complaints scheme	UK	Members only (membership mandatory)	Quantum not an issue. Will only deal with complaint once a property ombudsman has dealt with it or if omb says it cannot deal with complaint. Members have to join a Consumer Redress Scheme. NFOPP can only apply disciplinary sanctions against members. No financial awards possible.	Public	Trade Association - members may fund scheme but no details on website	Adjudication	Free	Written and verbal	Financial penalties; formal warnings; and expulsion from membership. Member firms can appeal decision (though not members of the public) to internal Appeals Panel.	Tribunal' members very experienced members of professions involved in these cases - information received from Regulation department+K27W	Information received from the NFOPP Regulation department (as no info on the web). Couldn't say how many complaints they receive. But they do book 8 days a year for hearings - 6 for 'tribunals' and 2 for appeals. Some days may be taken up by multiple complaints against one firm. Others will have up to 4 hearings involving different firms. Sometimes days are cancelled due to lack of work. So probably no more than 24 hearings a year.
Prescription Medicines Code of Practice Authority	UK	All	No quantum limits or not relevant.	Public. Primarily used by health professionals to make complaints about breaches of the Code	Administers the British Pharmaceutical Industry's Code of Practice. Deals with promotion of prescribed medicine to health professionals and info to public about prescription medicines. Funded by a levy on members of the ABPI	Adjudication	Cost nonrefundable	Written, Complaints heard first by Code of Practice Panel - no right to appear before them or to be represented. Complainant and company advised of decision as to whether there has been a breach of the Code. Either side may then appeal to Appeal Board. Parties appearing in Appeal Board Hearings can be represented if they choose.	Either side can appeal to Appeals Board which can then report companies to the ABPI. Appeal Board can: reprimand the company and publish details of that reprimand require an audit of the company's procedures in relation to the Code to be carried out by the Authority and, following that audit, decide whether to impose requirements on the company concerned to improve its procedures in relation to the Code.	Panel and Appeal Board members regarded as experience and/or expert in field	84 complaints dealt with in 2011. The costs of the PMCPA are mainly covered by administrative charges which are payable by companies actually involved in cases. Complainants from outwith the pharmaceutical industry don't pay a fee.
Tenancy deposits dispute resolution schemes: 1) Mydeposits Scotland 2) The Letting Protection Service Scotland 3) Safe Deposits Scotland	Scotland	Covers landlords who have registered with the scheme and their tenants	No quantum limits	Public	Funded by keeping the interest on the deposits that they hold	Adjudication	Free	Written, If landlord wishes to use adjudication scheme, tenant must participate and vice versa. If the tenant doesn't agree to this within 30 working days, the deposit will be repaid in line with the landlord's recommendation. Tenants can choose to go to court instead of using ADR scheme	Ten working days after notification of an adjudicator's decision to request a review. Both landlords and tenants can request a review. The review decision is final and cannot be appealed.	No information on websites	No information available on web.

Private Rented Housing Panel	Scotland	All	No quantum limits. Deals with fair rents and repair issues raised by tenants against private landlords.	Public	Funded by Scottish government	Tenants can opt for a Hearing by the Committee. If the complaint concerns repairs, and both landlord and tenant agree to use it, the complaint can go to Mediation	Free	Verbal	If mediation successful, parties sign up to agreement which brings panel's involvement to an end, unless either party complains that the agreement has been breached.	No information on website but mediators all trained (see below).	4 mediations carried out in 2010. 14 trained in-house mediators available - all have received 40 hours training in mediation techniques.
Property Ombudsman	UK	All	Can make compensation awards of up to £25,000. Deals with disputes with estate agents, letting agents, residential managing agents, valuers, auctioneers and other property professionals. All estate agents must belong to a redress scheme approved by the Office of Fair Trading (OFT). The Property Ombudsman is one of them, the Ombudsman Services: Property is the other (see below).	Public	Funded by a levy on its members	Ombudsman	Free	Written, Hearing possible and representation allowed.	If decision accepted by the complainant they cannot take the matter to court. They can make representations to the Ombudsman if they don't accept the decision but thereafter they must take the matter to the courts.	Complainant survey and Quality Assurance Group to monitor outcomes of survey.	15,782 enquiries in 2012. 1,970 referred for formal review or early resolution. 3/4% of cases came from Scotland
Ombudsman Services: Property	UK	All	Deals with disputes with estate agents, letting agents, residential managing agents, valuers, auctioneers and other property professionals. Covers: chartered	Public	Funded by a levy on its members	Ombudsman	Free	Written and verbal	If decision accepted by the complainant they cannot take the matter to court. They can make representations to the Ombudsman if they don't accept the decision but thereafter they must take the matter to the courts.	Internal oversight by ombudsman of complaint handling team with training and monthly meetings to share best practice and peer support.	Over 500 complaints dealt with in 11/12. Only 5% dealt with by informal settlement. 95% went through to a formal investigation with customer's case file being sought from the property company.
Ombudsman Services: Communications	UK	All	No quantum limit. Deals with complaints by domestic and small business customers. A small business customer is one that spends less than £5,000 per year with the communications company or which employs ten people or fewer.	Public	Funded by companies it investigates	Ombudsman	Free	Written and verbal	If decision accepted by the complainant they cannot take the matter to court. They can make representations to the Ombudsman if they don't accept the decision but thereafter they must take the matter to the courts.	Internal support from ombudsman team to complaint handlers, training and monthly peer support meetings. Independent Assessor will also look at complaints about Ombudsman services team.	Over 11,000 complaints dealt with in 2011/12.
Ombudsman Services: Energy	UK	All	No quantum limits. Service only available to domestic energy consumers and small businesses - defined as one with: • an annual consumption of electricity of not more than 55,000 kWh, or gas of not more than 200,000 kWh; or • fewer than ten employees (or their full time equivalent), and an annual turnover or annual balance sheet total not exceeding £2million.	Public	Funded by those whose complaints it handles through a combination of subscription and case fees.	Ombudsman	Free	Written and verbal	If decision accepted by the complainant they cannot take the matter to court. They can make representations to the Ombudsman if they don't accept the decision but thereafter they must take the matter to the courts.	Service Standards and complaints procedure. Has an independent assessor who looks at complaints about the Ombudsman's service.	41,000 new contacts made with Ombudsman 2011/12. Of those, only 23% (9,400) were eligible to be considered by the Ombudsman. 9,558 new complaint forms sent out; 7,403 returned by complainants, which allowed energy provider to give customer information to Ombudsman. 6,600 complaints resolved in 11/12.

Scottish Legal Complain Service	Scotland	All	Quantum not limited	Public	Funded by levy on solicitors	Mediation, adjudication	Free	Written and verbal	If mediation unsuccessful, SLCC will do an investigation. If party doesn't accept outcome, a formal determination will be made. If party doesn't accept that they can appeal to the Court of Session.	Feedback questionnaires to complainants	1,090 complaints received 2010/2011
ACAS conciliation scheme	UK	All	No quantum limit	Public	ACAS 92% funded by BIS plus some income raised through selling services	Conciliation	Free	Verbal, ACAS can deal with parties' reps rather than party direct if preferred by party	If parties can't agree, case can continue to the employment tribunal	Website doesn't say.	72,000 individual conciliations dealt with by ACAS in UK in 2011/2012
ACAS Mediation scheme	UK	All	No quantum limits	Public	ACAS 92% funded by BIS plus some income raised through selling services	Mediation	Cost nonrefundable	Verbal	Both sides can ask for decision to be legally binding but website advises people to take legal advice before agreeing to this.	"Our services are quality assured through a programme of externally conducted customer satisfaction research." From the ACAS guidance on their mediation service	251 mediations held in 2011-2012 (UK figures). 89% - issue resolved or progressed.
ACAS Arbitration Scheme (Scotland)	Europe	All	No quantum limit	Public	ACAS 92% funded by BIS plus some income raised through selling services	Arbitration	Free	Hearing with our without rep	Once parties opt for arbitration they cannot go to the employment tribunal	No information on web	2011/12 - ACAS report suggests there were 13 individual referrals to their arbitration scheme for unfair dismissal but not clear if this was the English scheme. About 20 for the collective arbitration scheme - again not sure which part of UK these came from.
Pension Advisory Service	UK	All pensions including state pensions	No limit on quantum. Website suggests that complainers should have used the PAS service before going to the Pensions Ombudsman but this is not compulsory.	Public	Grant-funded by DWP	Mediation, conciliation	Free	Written, Mediation service offered in conjunction with Association of Personal Injury Lawyers	Complaints leaflet says they will try to get a satisfactory conclusion for complainant if they think they have a case. This may lead to a compromise and a negotiated settlement. They refer to the Pensions Ombudsman's decisions being final and binding - unclear if their decisions are final and binding as well.	Performance measures for advisers. In 11/12 90% of user satisfaction survey respondents were satisfied with outcome of the case.	Annual Review 11-12 says 98,096 people used the service in that year. Annual Review for same year says there were 5,120 written disputes dealt with.
Pensions Ombudsman	UK	Pensions but doesn't deal with state pension	None	Public	Funded by DWP	Ombudsman	Free	Mostly in writing and then by phone. Exceptionally by hearing	Outcome binding on both parties. Can be appealed to Court of Session on point of law	Internal	2011/12 - 3,728 new enquiries. 939 investigated to some extent. 888 investigations completed. 369 dealt with by internal investigators; 367 informal ombudsman decisions and 152 formal determinations.
Financial Ombudsman	UK	All	Limit of £150,000	Public	Private - levy paid by financial firms	Ombudsman	Free	Mostly resolved on written submission. Can ask for hearing if required.	Decision binding on one party. If the complainer accepts the decision, the company is bound by it.	Internal quality standards	2011/12: 264,375 new cases; 222,333 resolved by investigators; 20,540 had to go to ombudsman; held fewer than 20 hearings and all decided in complainer's favour.
Scottish Public Services Ombudsman	Scotland	All	Other than NHS can only look at maladministration or service failure, apart from complaints about the NHS	Public	Funded by Scottish Government	Ombudsman	Free	Written complaint but they will follow up by speaking to complainer	Non-binding decision but recommendations made that are politically difficult not to follow	Internal quality standards	2011/12 - 3918 complaints. 3748 resolved; 39% upheld.
Parliamentary and Health Service Ombudsman	UK - Scottish jurisdiction deals with complaints against UK government departments	All	None but complaint has to be made to MP within one year of complainer becoming aware of the problem.	Public but complaint can only be made on complainer's behalf by an MP	Funded by UK government	Ombudsman	Free	Investigation - will speak to parties and collect expert evidence if needed	Only be judicial review	Internal quality standards	2011/12 - 23,846 enquiries received. 23,889 resolved (this included cases that had started before 2011/12). Provided help and advice on 19,157 cases; further investigation on 4,732

The Glazing Ombudsman	UK	All	£25,000 maximum award	Public	Funded by levy paid by members	Ombudsman	Free	Written procedure but oral hearings can be requested	Complainer can reject Ombudsman's finding and take complaint to court.	No information on website	None available on website
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