

Appendix 3: OFT 2010 ADR redress map (Scotland only)

Sector	Organisation	Jurisdiction	Interest	Type	Details	Access	Cost	Scheme basis, funding
<b>SERVICES</b>								
Ancillary credit business	<a href="#">Credit Services Association</a>	UK	Debt	Conciliation, Adjudication	Deals with complaints relating to members of Association and breaches of the code of practice. Complaint may be taken to the Financial Ombudsman Service if consumer does not accept decision.	Complaints form available.	Free	Professional body.
Ancillary credit business	<a href="#">Debt Managers Standards Association (DEMISA)</a>	UK	Debt	Conciliation	Investigates complaints about members. Complaint may be taken to Financial Ombudsman Service if either party not satisfied with decision.	Complaint must be made in writing, either by post or electronically.	Free to consumer. Costs borne by member.	Trade association. CCAS Code of Practice.
Boats, caravans, trailers	<a href="#">National Caravan Council</a>	UK	Caravan industry	Conciliation	Considers complaints about members. No details of redress available.	Complaints form.	Free	Trade association.
Car repairs and servicing	<a href="#">Motor Codes Ltd</a>	UK	Vehicle repair and servicing	Conciliation, Arbitration	Subsidiary of Society of Motor Manufacturers and Traders Ltd responsible for self regulation of motor industry through codes of practice (new cars, vehicle warranty, service and repair). Consider complaints concerning code breaches.	Phone, letter, email or complaints form.	Conciliation - free. Arbitration - fee dependent on claim amount.	Code of Practice for New Cars is a CCAS Code. Codes for Car Servicing and Repair, and Vehicle Warranty Products are working towards CCAS approval.
Car repairs and servicing	<a href="#">Robert Bosch Ltd</a>	UK	Vehicle repair and servicing	Conciliation, Adjudication	Considers customer complaints about member garages. Conciliation offered initially, may move to adjudication. Recommendations binding on garage but not customer.	Contact by telephone, email or in writing. If complaint proceeds beyond conciliation, it will be referred to adjudication by Bosch.	Free	CCAS Code of Practice.
Car repairs and servicing	<a href="#">Scottish Motor Trade Association</a>	Scotland	Vehicle repair	Conciliation, Arbitration	Joint Code of Practice with RMI. Consider complaints relating to member garages and authorised dealers.	Must be in writing.	Conciliation - free. Arbitration - low cost.	Trade association representing all aspects of industry (sales, repair, ancillaries).
Car repairs and servicing	<a href="#">Vehicle Builders &amp; Repairers Association Ltd (VBRA)</a>	UK	Vehicle repair	Conciliation, Arbitration	Considers complaints against members. If complaint cannot be resolved by conciliation, option to move to arbitration.	Conciliation case reference form to be completed.	Conciliation is free. Fee payable if taken to arbitration.	Trade association. CCAS Code of Practice.
Clothing and footwear	<a href="#">MultiService Association (Society of Master Shoe Repairers)</a>	UK	Shoe repairs	Arbitration	Consider complaints about members in relation to code of practice. Resolve problems, may compensate.	Application form.	£10 fee, refunded if complaint is valid.	Trade association.
Construction and maintenance	<a href="#">Chartered Institute of Plumbing and Heating Engineering</a>	UK	Plumbers	Arbitration	Takes action against members who break the Code of Professional Standards. No details of redress available.	Complaints form.	Free	Professional body.
Construction and maintenance	<a href="#">Confederation of Roofing Contractors</a>	UK	Roofing	Conciliation, Arbitration	Seek to resolve complaints against members. If conciliation fails, passed to arbitration service. Redress may include correction of faulty work by the contractor.	Complaint must be confirmed in writing - initial contact may be by telephone.	Arbitration fees paid by party found to be at fault.	Trade association.

Construction and maintenance	<a href="#">Consumer Code for Home Builders</a>	UK	Building	Adjudication	Builders registered with certain home warranty bodies will have to follow the new Consumer Code for Home Builders from April 2010. Includes the provision of adjudication which could result in a performance or financial award.	Application form	£100 registration fee	Formed by agreement between NHBC and MD Insurance Services.
Construction and maintenance	<a href="#">Double Glazing and Conservatory Ombudsman Scheme</a>	UK	Glazing	Conciliation, Mediation, Arbitration, Ombudsman	Consider complaints against members. Redress may include recommendation that member pay compensation, formal criticism or reprimand.	Complaint form.	Free	Member funded.
Construction and maintenance	<a href="#">Federation of Master Builders</a>	UK	Building	Conciliation, Adjudication	Consider complaints against members. No details of redress.	Complaint form.	Fee payable if referred to adjudication.	Trade association.
Construction and maintenance	<a href="#">Glass and Glazing Federation</a>	UK	Glazing	Conciliation, Arbitration	Investigates complaints against member breaches of code of practice. Conciliation followed in first instance but proceeds to arbitration as needed. No authority regarding compensation.	Apply in writing.	Free	Trade association.
Construction and maintenance	<a href="#">Kitchen Bathroom Bedroom Specialists Association</a>	UK	Fitted furniture	Conciliation, Arbitration	Consider complaints against members in relation to code of practice. Conciliation followed in first instance (recommendations are not legally binding) but can proceed to arbitration if both parties agree to abide by the arbitrator's findings.	Must be in writing.	Free	Trade association. Arbitration offered through IDRS.
Construction and maintenance	<a href="#">National Federation of Roofing Contractors</a>	UK	Roofing	Conciliation, Arbitration	Investigates complaints about members. Conciliation used in first instance and if that fails, parties can agree to use arbitration, including investigation of work. Redress may include remedial work or removal of membership.	Should be made in writing to regional secretary for where the member is based.	Free	Trade association.
Construction and maintenance	<a href="#">NHBC</a>	UK	New homes	Conciliation, Arbitration	Considers technical complaints against members. Redress may include recommended action.	Application form.	Free	Authorised and regulated by the FSA
Construction and maintenance	<a href="#">Painting and Decorating Association</a>	UK	Decorating	Conciliation, Arbitration	Investigate complaints about members against code of practice. No details of redress provided.	No details of scheme access available on website.		Trade association.
Construction and maintenance	<a href="#">Renewable Energy Association</a>	UK	Renewable energy	Conciliation, Arbitration	Assurance scheme considers complaints against members. If complaint cannot be resolved by conciliation, option (on both sides) to move to arbitration. No details of redress provided.	Conciliation application form.	Conciliation - free. Arbitration - £250.	Representative body for renewable energy industry. Working towards CCAS approval.
Construction and maintenance	<a href="#">Scottish and Northern Ireland Plumbing Employers' Federation</a>	S&NI	Plumbers	Conciliation, Mediation	Consider complaints against members. If mediation is not successful, complaint may be referred to Panel. Redress may include remedial work.	Conciliation request form.	Free	Trade association.
Construction and maintenance	<a href="#">Scottish Decorators Federation</a>	Scotland	Decorating	Conciliation	Consider complaints against members. Redress may include remedial work or disciplinary action.	In writing, complaints form available.	Free.	Trade association.

Disability aids	<a href="#">British Healthcare Trades Association</a>	GB	Healthcare and assistive technology	Arbitration	Considers complaints against member compliance with code or practice. Redress may include repayment of costs, repair/replacement of product, amended procedures, compensation, warning, suspension or expulsion.	In writing.	Free	Trade association. CCAS Code of Practice.
Estate agents, lettings and property management	<a href="#">Association of Residential Letting Agents (ARLA)</a>	UK	Lettings agents	Arbitration, Adjudication	Complaints considered against Association's code of practice and Byelaws. Redress may include an apology, refund of fees, recommended action or disciplinary proceedings.	No details of scheme access available on website.	Free	Professional body.
Estate agents, lettings and property management	<a href="#">Ombudsman Services: Property</a>	UK	Estate agents	Ombudsman	Investigates complaints about members relating to behaviour, conduct or procedures. Redress may include apology, explanation, practical action, financial award or amended procedures.	Letter, email, enquiry form	Free	Approved Estate Agents Redress Scheme under CEARA. Administered by The Ombudsman Service (funded by industry members).
Estate agents, lettings and property management	<a href="#">Property Ombudsman</a>	UK	Estate agents	Ombudsman	Investigate complaints against member agents relating to infringement of legal rights, breach of code of practice, unfair treatment, maladministration. Resolution may include apology, compensation or other action.	Complaints form.	Free	Approved Estate Agents Redress Scheme under CEARA. CCAS Code of Practice.
Estate agents, lettings and property management	<a href="#">Tenancy Deposit Solutions Ltd (mydeposits)</a>	UK	Landlords	Adjudication	Reviews tenancy deposit disputes and determines payout of deposit.	Notification of Dispute form - either online or by post.	Free	Established under Housing Act 2004
Freight and shipping	<a href="#">British Association of Removers (BAR)</a>	GB	Removers	Conciliation, Arbitration	Consider complaints about members. Low-cost arbitration scheme available (operated by IDRS) for disputes not resolved by conciliation. No details of redress available.	Must be in writing.	Conciliation - free. Arbitration - small fee.	Trade association. CCAS Code of Practice.
Freight and shipping	<a href="#">National Guild of Removers &amp; Storers</a>	UK	Removers	Conciliation, Ombudsman	Mediate on disputes between customers and members. All members are members of the Removals Industry Ombudsman Scheme and if conciliation does not provide adequate resolution dispute may be referred to the ombudsman.	In writing - email or letter.	Free	Trade association.
Freight and shipping	<a href="#">Removals Industry Ombudsman Scheme</a>	UK	Removers	Ombudsman	Consider complaints about members relating to breaches of contract, code of practice, or allegations of unprofessional behaviour. Redress may include agreement between parties or compensation.	Complaints must first go through NGRS conciliation procedure (above) and be referred by them. Complaints form.	Free	Funded by member fees.
Furnishings	<a href="#">Association of Master Upholsterers and Soft Furnishers</a>	UK	Furniture	Mediation, Conciliation	Investigates complaints about members - no further details available on website.	Unknown.	Free	Trade association.
Furnishings	<a href="#">Furniture Ombudsman (FIRA)</a>	UK	Furniture	Ombudsman, Conciliation, Adjudication	Code of Practice for furniture industry underpinned by dispute resolution. Investigate complaints against members. Start with conciliation and move to adjudication as needed.	Email or phone.	Conciliation service is free. £50 if taken to adjudication.	Industry funded.

Furnishings	<a href="#">Kitchen Bathroom Bedroom Specialists Association</a>	UK	Fitted furniture	Conciliation, Arbitration	Consider complaints against members in relation to code of practice. Conciliation followed in first instance (recommendations are not legally binding) but proceeded to arbitration as agreed.	Must be in writing.	Free	Trade association. Arbitration offered through IDRS.
Hire and unsecured credit	<a href="#">Consumer Credit Association UK</a>	UK	Credit	Arbitration	Considers complaints about members. Complaint may be referred to Financial Ombudsman Service if customer dissatisfied with resolution. Conciliation available at this stage for matters falling outside the remit of FOS. Beyond this a disciplinary hearing or redress tribunal may be offered.	Complaints form or email, phone or letter.	Free	Professional body.
Hire and unsecured credit	<a href="#">Consumer Credit Trade Association</a>	UK	Credit	Conciliation	Consider complaints against members and their compliance with code of practice. Complaint may be referred to FOS if customer dissatisfied.	Email PA to Chief Executive for details.	Free	Trade association.
Hire and unsecured credit	<a href="#">Financial Ombudsman Service</a>	UK	Finance	Ombudsman	Official powers to investigate financial complaints. If upheld, business must put things right (may include payment of compensation). Binding on business but not consumer.	Complaints form.	Free	Powers under Financial Services and Markets Act 2000 and Consumer Credit Act 2006.
Holidays	<a href="#">ABTA (The Travel Association) - Arbitration Scheme for the Travel Industry (ASTI)</a>	GB	Travel	Arbitration	Seek to resolve complaints against member agency - considered against code of conduct. Disciplinary action. ASTI applies to claims for compensation against members of ABTA. Maximum claim is £5,000/person, £25,000/total. Takes approximately seven weeks from application to result.	Application must be in writing - application form available. Should have been through ABTA complaints service before coming to ASTI.	Small registration fee for ASTI.	Trade association. ASTI administered by IDRS.
Holidays	<a href="#">Travel Trust Association</a>	UK	Travel agents, tour operators	Arbitration	Consider complaints against members. No further details given.	In writing.		Trade association.
Household appliances and electrical goods	<a href="#">Association of Manufacturers of Domestic Appliances</a>	UK	Domestic appliances	Conciliation, Arbitration	Consider complaints against members relating to servicing of electrical appliances by the manufacturer. No details of redress available.	In writing.	Free	Trade association.
Household appliances and electrical goods	<a href="#">Domestic Appliances Services Association</a>	UK	Domestic appliances	Arbitration	Consider complaints about repair services of members. Arbitrator appointed by CI Arb. No details of redress available.	In writing.	Small fee.	Trade association.
Insurance	<a href="#">Financial Ombudsman Service</a>	UK	Insurance	Ombudsman	Official powers to investigate financial complaints. If upheld, business must put things right (may include payment of compensation). Binding on business but not consumer.	Complaints form.	Free	Powers under Financial Services and Markets Act 2000 and Consumer Credit Act 2006.

Internet facilities	<a href="#">Communication and Internet Services Adjudication Scheme (CISAS)</a>	UK	Internet service providers	Adjudication	Consider complaints against communications providers. If internet service provider is a member of ISPA, dispute must first be considered by ISPA. Redress includes apology, practical action or compensation. Aim to settle disputes within six weeks of receiving application.	Application form.	Free	One of two Ofcom-approved ADR schemes. Administered by IDRS.
Internet facilities	<a href="#">Internet Service Providers' Association (ISPA)</a>	UK	Internet service providers	Arbitration	Investigates complaints against member organisations breaches of code of practice. Referral to ISPA approved ADR scheme (currently CISAS or Otelo) if no agreement.	Complaints form or letter.	Free	Trade association.
Laundry and dry cleaning	<a href="#">Textile Services Association</a>	UK	Dry cleaners, laundrers	Conciliation, Arbitration	Investigate complaints against members. Redress may include remedial action, compensation.	No details of scheme access available on website.	Free. Arbitration may be subject to a fee - 'loser pays'.	Trade association. Code of Practice produced in consultation with OFT (pre-CCAS).
Medical goods and services	<a href="#">Dental Complaints Service</a>	UK	Dentists	Conciliation	Assist with resolution of complaints about private dental services. Redress may include explanation, recommended action, apology, refund or contribution to remedial treatment.	Telephone of complaint form.	Free	Funded by the General Dental Council.
Medical goods and services	<a href="#">Optical Consumer Complaints Service</a>	UK	Opticians	Mediation	Consider complaints relating to optical goods and services received in an optical practice. No details of redress available.	Phone, letter or email.	Free	Funded by the General Optical Council
Mortgages and secured credit	<a href="#">Financial Ombudsman Service</a>	UK	Mortgages	Ombudsman	Official powers to investigate financial complaints. If upheld, business must put things right (may include payment of compensation). Binding on business but not consumer.	Complaints form.	Free	Powers under Financial Services and Markets Act 2000 and Consumer Credit Act 2006.
Non-specific	<a href="#">Direct Selling Association Ltd (DSA)</a>	UK	Direct selling	Adjudication	Independent Code Administrator investigates breaches of code of practice. If breach is found, redress may include repayment of money, replacement of product or payment of compensation. Decision is binding on member but not complainant.	Complaint should be in writing - email or post. Investigation normally conducted entirely in writing.	Free	Trade association. CCAS Code of Practice.
Other financial goods and services	<a href="#">Finance and Leasing Association</a>	UK	Finance (asset, consumer, motor)	Conciliation, Arbitration	Investigate complaints about members. Arbitration available if conciliation fails. Can be passed to FOS if consumer dissatisfied.	Downloadable complaints form or online complaints procedure.	Free	Trade association. Arbitration administered by IDRS
Other personal goods and services	<a href="#">Association of British Introduction Agencies</a>	GB	Dating	Conciliation	Try to resolve complaint between client and member agency. No power to impose solution. Offer advice and assistance in relation to complaints against non-member agencies.	Online complaints form.	Free	Funded by member fees.
Other personal goods and services	<a href="#">Estate Planning Arbitration Scheme</a>	GB	Willwriters	Arbitration	Investigates complaints against members of the Institute of Professional Willwriters (alternative or addition to their conciliation service).	Application form started by consumer and forwarded to willwriter for completion.	Fee of £75.	Administered by IDRS.

Other personal goods and services	<a href="#">Institute of Professional Willwriters</a>	GB	Willwriters	Conciliation	Complaints against members may be referred to the IPW Conciliation Service (or the Estate Planning Arbitration Service, see above). Financial award (no greater than fees paid) or other redress (warning, costs, expulsion) may be awarded.	No details of scheme access available on website.	Free	Professional body. CCAS Code of Practice.
Other transport goods and services	<a href="#">British Vehicle Rental and Leasing Association</a>	UK	Vehicle rental	Conciliation, Arbitration	Consider complaints against members. If no resolution through conciliation, may be referred to arbitration. No details of redress available.	In writing, complaints form available.	Free	Trade body.
Pensions	<a href="#">Financial Ombudsman Service</a>	UK	Pensions	Ombudsman	Official powers to investigate financial complaints. If upheld, business must put things right (may include payment of compensation). Binding on business but not consumer.	Complaints form.	Free	Powers under Financial Services and Markets Act 2000 and Consumer Credit Act 2006.
Pensions	<a href="#">Pensions Ombudsman</a>	UK	Pensions	Ombudsman	Investigate complaints about how pension schemes are run. If upheld, decision is binding on all parties. No details of redress available.	Complaints form.	Free	Powers under Pension Schemes Act 1993.
Personal banking	<a href="#">Financial Ombudsman Service</a>	UK	Banking	Ombudsman	Official powers to investigate financial complaints. If upheld, business must put things right (may include payment of compensation). Binding on business but not consumer.	Complaints form.	Free	Powers under Financial Services and Markets Act 2000 and Consumer Credit Act 2006.
Petrol and oil	<a href="#">Petrol Retailers Association</a>	UK	Petrol	Conciliation, Arbitration	Member organisation of Retail Motor Industry Federation. Subject to their dispute resolution service.	Must be in writing.	Conciliation - free. Arbitration - low cost.	Trade association.
Postal services	<a href="#">Postal Redress Service (POSTRS)</a>	UK	Post	Adjudication	Resolve disputes between licensed postal operators and their customers. Redress may include apology, explanation, practical action or compensation.	Application form - can be completed online or sent by post.	Free	Only ADR scheme approved by Postcomm. Administered by IDRS.
Professional services	<a href="#">Association of Chartered Certified Accountants (ACCA)</a>	UK	Accountancy	Conciliation, Mediation, Arbitration	Consider complaints against members, including fee disputes and client care issues. No details of redress available.	Must be in writing - complaints form available.	Free	Professional body. Administered by IDRS.
Professional services	<a href="#">Chartered Institute of Architectural Technologists</a>	UK	Architectural Technologists	Conciliation, Arbitration	Conduct Committee only deals with disciplinary issues but use the Independent Consumer Redress Service administered by IDRS for broader disputes. No details of redress available.	Application form.	Free	Administered by IDRS.
Professional services	<a href="#">Chartered Institute of Public Finance and Accountancy</a>	UK	Accountancy	Conciliation, Arbitration	Consider complaints against members including service disputes. Disciplinary procedures also in place for complaints relating to member competence and conduct.	Access by phone, email or in writing. Complaints form available.	Free	Professional body.
Professional services	<a href="#">Funeral Arbitration Scheme (National Association of Funeral Directors)</a>	UK	Funerals	Conciliation, Arbitration	Resolution of complaints against members' compliance with code of practice. Conciliation followed in first instance. If no resolution can be found, consumer offered the choice of arbitration.	Apply in writing, application form available.	Conciliation service is free. £50 if taken to arbitration.	Administered by IDRS on behalf of trade association.

Professional services	<a href="#">Independent Funeral Directors Arbitration Scheme (National Society of Allied &amp; Independent Funeral Directors)</a>	UK	Funerals	Conciliation, Arbitration	Investigate complaints about members. Conciliation offered in the first instance (but can be bypassed) before moving on to arbitration as necessary. If after this stage there is still dissatisfaction the matter may be referred to review. No details of redress outlined.	Signed application form.	Free until review stage, when a fee of £300 is paid.	Administered by IDRS on behalf of trade association.
Professional services	<a href="#">Institute of Chartered Accountants of Scotland</a>	Scotland	Accountancy	Conciliation, Arbitration	Investigates complaints about members including fees arbitration scheme. Disciplinary powers but no powers to reward or order compensation.	In writing, complaints form available.	Free. Fee arbitration scheme carries some fees.	Professional body.
Professional services	<a href="#">Law Society of Scotland</a>	Scotland	Solicitors	Arbitration	Investigate complaints relating to conduct of members. Redress may include disciplinary action, fine or compensation.	Referral from Scottish Legal Complaints Commission.	Free	Professional body.
Professional services	<a href="#">Scottish Legal Complaints Commission</a>	Scotland	Legal practitioners	Ombudsman, Mediation	Gateway for all complaints about legal practitioners conduct, handling and service. Deal with complaints about handling and service and refer those about conduct to others. Redress may include explanation, action or compensation.	Complaints form.	Free	Legal Profession and Legal Aid (Scotland) Act 2007. Independent of government, funded by legal practitioners.
Public transport	<a href="#">Passenger Focus</a>	GB	Public transport	Mediation	Make representations on consumers' behalf to train companies where consumer is dissatisfied with outcome from the company. Broader remit wider than trains but do not handle complaints for other transport modes. No detail on redress.	In writing. Complaints form available.	Free	Independent public body funded by DfT but independent by Act of Parliament.
Public transport	<a href="#">Passengers' View Scotland (Bus Passengers' Platform)</a>	Scotland	Buses	Unspecified	Consider complaints relating to punctuality, fares, staff, security, route information, accessibility. No details of redress available.	In writing - letter or email.	Free	Advisory body to Scottish ministers, set up under Transport (Scotland) Act 2005.
Telecommunications	<a href="#">Communication and Internet Services Adjudication Scheme (CISAS)</a>	UK	Communications	Adjudication	Consider complaints against communications providers. Redress includes apology, practical action or compensation. Aim to settle disputes within six weeks of receiving application.	Application form.	Free	One of two Ofcom-approved ADR schemes. Administered by IDRS.
Telecommunications	<a href="#">Communications Providers Independent ADR Service</a>	UK	Communications	Mediation, Adjudication	Means of solving disputes which fall outside the remit of Ofcom. No details of redress available.	Application form.	All dispute schemes subject to fees.	Administered by IDRS.
Telecommunications	<a href="#">Office of the Telecommunications Ombudsman (Otel)</a>	UK	Communications	Ombudsman	Considers complaints about members. Redress may include apology, explanation, amended practices, corrective action or compensation.	Complaints form or contact by letter.	Free	One of two Ofcom-approved ADR schemes. Administered by The Ombudsman Service Ltd (funded by industry).

Timeshare	<a href="#">Resort Development Organisation</a>	UK (Europe)	Timeshare	Conciliation, Arbitration	Investigate complaints against members, including breaches of code of ethics (service standards) or timeshare agreement. Redress may include reprimand, suspension or expulsion of member or compensation award. Complainant must have been through RDO conciliation before seeking arbitration.	Statement of claim form obtainable by post.	Conciliation - free. Arbitration - registration fee depends on claim amount.	Pan-European direct membership organisation, integrating national trade associations. Administered by IDRS.
Transport	<a href="#">Air Transport Users Council</a>	UK	Air travel	Mediation	Investigate complaints on behalf of air passengers - no powers to compel service providers to accept view. No details of redress outlined.	Must be in writing.	Free	Funded by the Civil Aviation Authority.
Utilities	<a href="#">Energy Adjudication Service</a>	UK	Energy	Adjudication	Consider disputes between consumers and member energy suppliers (Southern Electric, Scottish Hydro Electric, Swalec, Atlantic Electric and Gas). Outcome could be apology, practical action or compensation.	Online application form.	Free	Administered by IDRS.
Utilities	<a href="#">Energy Ombudsman</a>	UK	Energy	Ombudsman	Investigate complaints against energy suppliers - resolution may include apology, practical action or financial award, as well as company changing policies.	Telephone - Ombudsman will input information to complaint form, send to consumer for signature and return.	Free	Ofgem-approved. Administered by The Ombudsman Service Ltd (funded by industry).
<b>GOODS</b>								
Boats, caravans, trailers	<a href="#">National Caravan Council</a>	UK	Caravan industry	Conciliation	Considers complaints about members. No details of redress available.	Complaints form.	Free	Trade association.
Books, newspapers and magazines	<a href="#">Antiquarian Booksellers Association</a>	UK	Books	Conciliation	Advise and assist in matters of dispute against members in accordance with code of practice and disciplinary procedures. Breaches of the Code may result in reprimand, compensation order, suspension or expulsion.	In writing.	Free	Trade body.
Disability aids	<a href="#">British Healthcare Trades Association</a>	GB	Healthcare and assistive technology	Arbitration	Independent arbitration scheme considers complaints against member compliance with code of practice. Redress may include repayment of costs, repair/replacement of product, amended procedures, compensation, warning, suspension or expulsion.	In writing.	Free	Trade association. CCAS Code of Practice.
Furnishings	<a href="#">Carpet Foundation</a>	UK	Carpets	Conciliation, Arbitration	Consider complaints about members. First step for complaints about service, advice, etc, is conciliation. If no resolution through conciliation, consumer may refer complaint to arbitration (service provided by British Carpet Technical Centre). Complaints about non-compliance should be referred to the independent Non-Compliance Panel.	Conciliation Application Form to be provided by the retailer and completed, signed, by both parties.	Conciliation - free. Referral to arbitration bears a small fee.	Lead body. CCAS Code of Practice.



Furnishings	<a href="#">Furniture Ombudsman (FIRA)</a>	UK	Furniture	Ombudsman, Conciliation, Adjudication	Code of Practice for furniture industry underpinned by dispute resolution. Investigate complaints against members. Start with conciliation and move to adjudication as needed.	Email or phone.	Conciliation service is free. £50 if taken to adjudication.	Industry funded.
Furnishings	<a href="#">Kitchen Bathroom Bedroom Specialists Association</a>	UK	Fitted furniture	Conciliation, Arbitration	Consider complaints against members in relation to code of practice. Conciliation followed in first instance (recommendations are not legally binding) but proceeded to arbitration as agreed.	Must be in writing.	Free	Trade association. Arbitration offered through IDRS.
Gardening	<a href="#">Leisure and Outdoor Furniture Association</a>	UK	Garden furniture	Adjudication	Council rules on disputes involving members. Member must accept ruling as a fair settlement of the dispute.	No details of scheme access available on website.	Free	Trade association.
Household appliances and electrical goods	<a href="#">Radio, Electrical and Television Retailers' Association (RETRA)</a>	UK	Electrical appliances	Conciliation	Consider complaints against members selling domestic electrical products. No details of redress available.	In writing.	Free	Trade association.
Household appliances and electrical goods	<a href="#">Technology Channels Association</a>	UK	Computers	Conciliation	Consider complaints about members, including breaches of code of practice. Redress may include practical action; disciplinary action considered if this fails.	In writing.	Free	Trade body.
Medical goods and services	<a href="#">Optical Consumer Complaints Service</a>	UK	Opticians	Mediation	Consider complaints relating to optical goods and services received in an optical practice. No details of redress available.	Phone, letter or email.	Free	Funded by the General Optical Council
New cars	<a href="#">Motor Codes Ltd</a>	UK	New cars	Conciliation, Arbitration	Subsidiary of Society of Motor Manufacturers and Traders Ltd responsible for self regulation of motor industry through codes of practice (new cars, vehicle warranty, service and repair). Consider complaints concerning code breaches.	Phone, letter, email or complaints form.	Conciliation - free. Arbitration - fee dependent on claim amount.	Code of Practice for New Cars is a CCAS Code. Codes for Car Servicing and Repair, and Vehicle Warranty Products are working towards CCAS approval.
New cars	<a href="#">Scottish Motor Trade Association</a>	Scotland	Motor cars	Conciliation, Arbitration	Joint Code of Practice with RMI. Consider complaints relating to member garages and authorised dealers.	Must be in writing.	Conciliation - free. Arbitration - low cost.	Trade association representing all aspects of industry (sales, repair, ancillaries).
Non-specific	<a href="#">Direct Selling Association Ltd (DSA)</a>	UK	Direct selling	Adjudication	Independent Code Administrator investigates breaches of code of practice. If breach is found, redress may include repayment of money, replacement of product or payment of compensation. Decision is binding on member but not complainant.	Complaint should be in writing - email or post. Investigation normally conducted entirely in writing.	Free	Trade association. CCAS Code of Practice.
Non-specific	<a href="#">IMRG (ISIS)</a>	UK	Internet retailing	Unspecified	Consider complaints against retailers signed up to the ISIS (Internet Shopping Is Safe) accreditation scheme. No details of redress outlined.	Email, enquiry form.	Free	Accreditation scheme.
Non-specific	<a href="#">Safebuy</a>	UK	Internet retailing	Mediation, Arbitration	Seek to facilitate a resolution of a dispute between member retailer and consumer. If unsuccessful, arbitration may be offered. Also consider disciplinary action for breaches of code of practice.	Must be in writing - email or letter.	Mediation - free. Arbitration - low cost.	Accreditation scheme. Working towards CCAS approval. Arbitration scheme operated by Chartered Institute of Arbitrators.

Other personal goods and services	<a href="#">British Antique Dealers' Association</a>	GB	Antiques	Arbitration	Consider complaints against members - judgement as to whether object was correctly described at time of sale. No details of redress available.	No details of scheme access available on website.	Free	Trade association.
Second hand cars	<a href="#">Scottish Motor Trade Association</a>	Scotland	Second hand cars	Conciliation, Arbitration	Joint Code of Practice with RMI. Consider complaints relating to member garages and authorised dealers.	Must be in writing.	Conciliation - free. Arbitration - low cost.	Trade association representing all aspects of industry (sales, repair, ancillaries).