

# Green Deal frequently asked questions and complaints procedures

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## 1. Are there guarantees that savings will be achieved and the Golden Rule will be met?

No, there are no guarantees but the savings estimates used by Green Deal Providers to calculate the amount of finance they can offer a customer will be reduced by a set percentage (called an 'in-use factor'). This approach was also taken in the CERT Scheme. The in-use factors have been recommended by a team of experts and are different for each measure.

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## 2. Is there a cap on the amount of Green Deal finance available?

No, there is no cap on the amount of finance a customer can receive through Green Deal, but the total amount available will be limited by the Golden Rule.

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## 3. Can Green Deal be used with Feed-in Tariffs or the Renewable Heat Incentive?

Green Deal packages can include energy efficiency, renewable heat and energy generation products together. However, you will not be able to use expected income from the Feed-in Tariff, for example, to help you meet the Golden Rule.

Renewable Heat Incentive payments will be conditional on making 'Green Deal-able' thermal efficiency improvements to the property, so that renewable heat is not wasted.

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## 4. What is the Green Deal Finance Company?

The Green Deal Finance Company is a private-sector consortium looking to provide Green Deal finance to a wide customer base. Members of the Green Deal Finance Company include British Gas, Carillion, Clifford Chance, E.ON, EDF Energy, Goldman Sachs, HSBC, Insta Group, Kingfisher, Linklaters, Lloyds Bank Corporate Markets, Mark Group, npower, PwC, RBC Capital Markets and SSE.

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## 5. What protection is being put in place for consumers?

The government has put in place a range of consumer protections including:

- ✔ new accreditation standards so customers can have confidence in those authorised under the Green Deal
- ✔ only allowing cross-selling of products where the customer has agreed to this in advance
- ✔ ensuring that assessors outline any commission they receive or ties they have to Green Deal Providers and disclose when they are moving from the impartial assessment stage to a sale

- ✔ making Green Deal Providers offer minimum periods of mandatory cover: five years for warranties, 10 years for building damage cover and 25 years for cavity or solid wall insulation
- ✔ comfort that the Golden Rule has to be met in all instances.

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## 6. Can customers on pre-payment meters take out a Green Deal Plan?

Yes. However, the current design of prepayment meters does not allow for the collection of the Green Deal payment as a standing charge, therefore the charge will be collected in the same way as arrears are collected.

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## 7. Can customers that take out a Green Deal Plan still switch energy supplier?

Yes, providing that the new supplier is participating in the Green Deal payment collection mechanism.

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## 8. How to complain about Green Deal participants complaints procedures

The Green Deal process brings customers into contact with a wide variety of individuals and organisations. The majority of customers will experience a smooth process from assessment through to installation and repayment.

If, however, you need to complain at any point, the processes below take you through who to complain to and how to escalate complaints.

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## 9. Complaining about a Green Deal assessor before you have signed up to a Green Deal plan

If you wish to complain about a certified Green Deal assessor and you have not yet signed up to a Green Deal plan then your first step is to complain directly to the assessor. If you are unable to contact the assessor within a reasonable time or you are unhappy with their response then you will need to contact the assessor's certification body to escalate the complaint.

Details of the assessor's certification body can be found on page 5 of your Green Deal advice report. Contact details for all certification bodies can be found at the following website: <http://gdorb.decc.gov.uk/certification-body-search>

If you are unable to find the correct certification body details or have not received your Green Deal advice report then please contact Home Energy Scotland on 0808 808 2282 for further assistance.

If you have followed the steps above, and you are still unhappy with your Green Deal assessor, contact the Citizens Advice consumer helpline on 08454 04 05 06 who will advise on how to proceed with your complaint.

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## 10. Complaining about a Green Deal installer before you have signed up to a Green Deal plan

If you wish to complain about a certified Green Deal installer and you have not yet signed up to a Green Deal plan then

your first step is to complain directly to the installer.

If you are unable to contact the installer within a reasonable time or you are unhappy with their response then you will need to contact the installer's certification body to escalate the complaint. Your installer can supply this.

Contact details for all certification bodies can be found at the following website:

<http://gdorb.decc.gov.uk/certification-body-search>

If you do not know who the certification body is and you are unable to contact your installer please contact Home Energy Scotland on 0808 808 2282 and they will assist with your complaint.

If you have followed the steps above and you are still unhappy with your Green Deal installer, contact the Citizens Advice consumer helpline on 08454 04 05 06 who will advise on how to proceed with your complaint.

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## 11. Complaining about a Green Deal provider before you have signed up to a Green Deal plan

If you wish to complain about a certified Green Deal provider and you have not yet signed up to a Green Deal plan then your first step is to complain directly to the provider.

If you have spoken to them and they have not resolved things to your satisfaction, then you should put your complaint in writing to them.

If you have followed the steps above and you are still unhappy with your Green Deal provider, contact the Citizens Advice consumer helpline on 08454 04 05 06 who will advise on how to proceed with your complaint.

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## 12. Complaining about a Green Deal accredited assessor, installer or provider when you have taken out a Green Deal Plan

In all cases you should approach the Green Deal provider in the first instance. If you have spoken to them and they have not resolved things to your satisfaction you should put your complaint in writing to them.

The provider must:

- ✔ Acknowledge the complaint within 7 working days;
- ✔ Provide their complaints handling procedure (or any other relevant complaints procedure);
- ✔ Provide the details of the Ombudsman Service;
- ✔ Use reasonable endeavours to investigate and resolve the complaint;
- ✔ Notify of the decision within eight weeks;
- ✔ In the event of a breach of the relevant requirements by an installer/assessor, notify the Certification Body.

If your provider has not resolved things within 8 weeks of receiving your written complaint, or if you have reached a deadlock with your Green Deal Provider before the 8 weeks have passed, you can escalate your complaint to the Green Deal Ombudsman.

You can complain online at <http://www.ombudsman-services.org/green-deal.html> or call Ombudsman Services on 0330 440 1624.

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### 13. Complaining about Home Energy Scotland

If you have a complaint about the service you have received from Home Energy Scotland please call Home Energy Scotland on 0808 808 2282 and ask to speak to a manager.

If you have still not managed to resolve your complaint please contact The Home Energy Scotland operations team, Energy Saving Trust, 2nd Floor, Ocean Point One, 94 Ocean Drive, Edinburgh, EH6 6JH or email [scotlandoperations@est.org.uk](mailto:scotlandoperations@est.org.uk).

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### 14. Complaining about any other aspect of Green Deal

If you wish to complain about any other aspect of Green Deal, please contact Home Energy Scotland on 0808 808 2282 for advice on how to proceed with your complaint.