

CONFIDENTIAL (when completed)

| No. | Requirement | Category | Comments | Result | Score |
|-----------|---|----------|----------|--------|-------|
| 1A | <i>Company information</i> | | | | |
| 1Aa | Company information (provided in advance but not scored) | | | | |
| 1Ab | Does the company sell and install microgeneration systems? -sell only - go to d) -install only – go to e) -both – continue to c) | | | | |
| 1Ac | Does the company have separate sales and installation staff? If yes, continue to d) If no, go to e) | | | | |
| 1Ad | What technical training do sales staff receive? | | | | |
| 1Ae | Is the company accredited under the Microgeneration Certification Scheme? (See also question 1B(d) below.) | | | | |
| 1B | <i>Compliance</i> | | | | |
| 1Ba | Has an authorised signatory of the company signed the declaration on the application form? (See auditors' notes) | 1 | | | |
| 1Bb | Does the company have a valid Membership Certificate signed by REAL Assurance Ltd and by their authorised signatory? | 3 | | | |
| 1Bc | Are senior managers and consumer-facing staff aware of the Consumer Code and do they understand it? (See auditors' notes.) | 2 | | | |
| 1Bd | Are installations carried out or checked by an MCS-accredited installer? How is this ensured? | 1 | | | |
| 2 | <i>Training– section 5.2 of the Consumer Code</i> | | | | |

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| 2a | Do consumer -facing staff receive training in the contents of the Consumer Code and the relevant consumer protection legislation? [If no training is provided, go to Section 3] | 2 | | | |
| 2b | If yes, how frequently do they receive the training and how often is it updated? (See auditors' notes) | 2 | | | |
| 2c | Do the training materials and on-line resources appear to be suitable and accurate? (See auditors' notes.) | 2 | | | |
| 3 | <i>Advertising and Sales Promotion – sections 4 and 5.1 of the Consumer Code</i> | | | | |
| 3a | Does the company's website content, point-of-sale literature, and other advertising materials comply with: - the consumer protection legislation that relates to clarity and truthfulness; - the requirements in the Consumer Code regarding performance predictions, financial savings and pay-back times? (See auditors' notes.) | 1 | | | |
| 3b | Does the company routinely ask vulnerable consumers to arrange for a relative or close friend to be present during visits (as required by 5.2 of the Code)? | 1 | | | |
| 3c | What assistance does the company provide for consumers with impaired sight or whose FIRST language is not English)? | 3 | | | |
| 4 | <i>Pre-contractual information – section 5 of the Consumer Code</i> | | | | |

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| 4a | Does the company have in place a process for responding to consumers' enquiries? | 2 | | | |
| 4b | Is the standard written information provided to consumers before either party signs the contract clear and accessible? | 2 | | | |
| 4c | Are the company's procedures for calculating its performance estimates, financial savings and payback time correct? | 1 | | | |
| 4d | Does the company provide a standard form for written quotations before the contact is presented for signature? | 2 | | | |
| 4e | Before the contract is signed by either party, does the company always provide the consumer with: - a written performance estimate; - a written cost estimate; and - a formal quote If yes, when exactly are these documents made available? | 1 | | | |
| 5 | <i>Sales Visits – sections 5.2, 5.3 and 5.4 of the Consumer Code</i> | | | | |
| 5a | Does the company make sales during visits to consumers' homes? Are consumers asked to sign a contract during a visit to their home? If yes, go to b). If no, skip to question 6. | | | | |

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| 5b | Is a record systematically kept of time spent in a consumer's premises? If this exceeds two hours, is the reason for this recorded and correlated with the record of any requests to cancel the contract? | 1 | | | |
| 5c | Does any material given to consumers during sales visits comply with section 5.3 of the Consumer Code? [If this information is not provided to the auditor, s/he will assume that it does not comply.] | 1 | | | |
| 6 | <i>Consumer Credit – Annex 1 of the Consumer Code</i> | | | | |
| 6a | Does the company offer consumer credit? If yes, does it have a valid licence? If no, go to Section 7 | 1 | | | |
| 6b | If yes, is the company's business name and status the same as that on the licence? | 2 | | | |
| 6c | Check whether categories in the licence are correct | 2 | | | |
| 7 | <i>Fair Contracts – section 6 of the Consumer Code</i> | | | | |
| 7a | Do the company's standard contract terms appear to comply with the Unfair Contract Terms Regulations? | 2 | | | |
| 7b | Do any additional terms comply with the relevant consumer protection legislation? | 2 | | | |
| 7c | Is information about the Code included in standard contracts used for sub-contracting purposes? | 2 | | | |
| 8 | <i>Delivery and Completion – section 7 of the Consumer Code</i> | | | | |
| 8a | Does the company charge for site visits? | 2 | | | |

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| 8b | Do consumer-facing staff routinely provide delivery and completion dates? | 2 | | | |
| 8c | On what basis are delivery and completion dates agreed? | 2 | | | |
| 8d | Do consumer-facing staff check for 'critical completion dates'? (See auditors' notes.) | 2 | | | |
| 8e | Is the procedure for producing a design of the system adequate? | 2 | | | |
| 8f | Do consumers have the opportunity to validate a final design of the system? | 2 | | | |
| 8g | Are there procedures for testing and commissioning the system prior to completing the contract and records of these tests? | 2 | | | |
| 9 | <i>Cancellation Rights – section 6.2 of the Consumer Code</i> | | | | |
| 9a | Is a cooling-off period of at least 7 working days offered as a matter of course? If no, go to 9 (h) (See auditors' notes.) | 1 | | | |
| 9b | Does the contract explain how the consumer can cancel the contract and give the name and address of the person to contact in order to do so? If no, go to 9 (e) (See auditors' notes.) | 1 | | | |
| 9c | Is the consumer provided with a cancellation form as a matter of course? (See auditors' notes on scoring.) | 1 (2) | | | |

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| 9d | Are consumer-facing staff clear about the relevant requirements in the Code, and in what respects these go beyond consumer protection legislation? (See auditors' notes.) | 2 | | | |
| 9e | Do consumer-facing staff provide information on cancellation rights both within the 'cooling off period' and after it has expired? | 2 | | | |
| 9f | Is information provided about the possible consequences of starting installation during the 'cooling off period'? | 2 | | | |
| 9g | What does the company do if there is a significant delay in the installation or delivery where this is not the fault of the consumer? If the company's procedures are inadequate, go to 9 (j). [See section 7 of the Consumer Code.] | 2 | | | |
| 9h | Is information provided on the right to cancel in the event of a change to the agreed timetable? [See section 7 of the Consumer Code.] | 2 | | | |
| 9i | Are records kept of instances where consumers have cancelled their contract together with the reasons given for this? [These records should be cross-referenced with the sales visit section above] (See auditors' notes on scoring.) | 1 | | | |
| 10 | <i>Guarantees and Warranties – section 8 of the Consumer Code</i> | | | | |

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| 10a | Is information about standard guarantees and warranties routinely provided to consumers and, if so, does the information provided comply with the Consumer Code? | 2 | | | |
| 10b | Are consumer-facing staff aware of the relevant requirements in the Consumer Code, and in which respects these go beyond the requirements of the relevant consumer protection legislation? (See auditors' notes.) | 2 | | | |
| 10c | If the company offers extended guarantees or warranties are there established procedures according to which consumer-facing staff provide consumers with the necessary description, conditions and exclusions? | 2 | | | |
| 11 | <i>Deposits and Part Payments – section 6.3 of the Consumer Code</i> | | | | |
| 11a | Does the company require a deposit or part payment as a matter of course? If no, go to 11 (e) | | | | |
| 11b | If yes, what justification does the company give for requiring this ? | 3 | | | |
| 11c | What percentage of the overall contract price does the requested deposit represent? (See auditors' notes on scoring.) | 1 | | | |
| 11d | How long does it take to refund the deposit in the event of cancellation within the cooling-off period (See auditors' notes on scoring.) | 2 | | | |

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| 11e | Does the company place all deposits in a Trust Account, Third Party bank account or Client Account separate from the company's credit and banking arrangements? [If yes, go to Section 12; if no, go to e) and f) below.] (See auditors' notes on scoring.) | 1 (2) | | | |
| 11f | Does the legal title to any equipment purchased <i>using the consumer's money paid in advance</i> pass directly to the consumer? (See auditors' notes.) | 1 | | | |
| 11g | Is the equipment purchased <i>using the consumer's money paid in advance</i> properly stored, protected, insured and identified as the consumer's property? (See auditors' notes.) | 3 | | | |
| 11h | Is the company linked to an insurance-backed guarantee scheme, and, if so, does this effectively guarantee all consumers' deposits? (See auditors' notes on scoring.) | 2 | | | |
| 12 | <i>After Sales Service – section 8 of the Consumer Code</i> | | | | |
| 12a | Do consumer-facing staff routinely provide a contact point in the company in case of queries? If yes, at what stage and who it is? If no, go to section 12 (e). | 2 | | | |
| 12b | If yes, is this also provided before the contract is signed? | 2 | | | |
| 12c | If yes, is the person whose name is provided as the contact point aware that they have been designated as such? | 2 | | | |

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| 12d | If yes, what procedures are in place for when a consumer does contact the designated person? | 3 | | | |
| 12e | Are there procedures for, and records of, any routine testing and commissioning of the system during any servicing operations? | 2 | | | |
| 13 | <i>Complaints Procedures – section 9 of the Consumer Code</i> | | | | |
| 13a | Are consumer-facing staff aware of the complaints procedure, as set out in the Consumer Code? | 1 | | | |
| 13b | Does the complaints procedure provide a timetable for handling complaints? (See auditors' notes.) | 3 | | | |
| 13c | Is there a complaints log where all complaints are routinely logged? | 2 | | | |
| 13d | Does the contents of the complaints log, or other relevant source, suggest that the length of time it takes the company to resolve complaints is excessive? | 2 | | | |
| 14 | <i>Consumer Satisfaction</i> | | | | |
| 14a | Are consumer satisfaction questionnaires routinely sent out to consumers? | | | | |
| 14b | What proportion of consumers receive customer satisfaction questionnaires? How are customers selected? | | | | |
| 14c | What rate of return do the questionnaires achieve? | | | | |
| 14d | Do any of the inspected questionnaires give cause for concern? | | | | |
| 15 | <i>Enforcement</i> | | | | |
| 15a | Does the company have any outstanding County Court Judgements against it? | 1 | | | |

REAL Assurance Scheme Consumer Code Audit Report

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| 16 | <i>Awareness of the Code</i> | | | | |
| 16a | Does the company's official website contain a link to the current version of the Code? www.realassurance.org.uk/real-assurance-consumer-code? | 2 | | | |
| 16b | Are copies of the current version of the Consumer Code and related leaflets readily available? | 2 | | | |
| 16c | Where and how is the Code advertised at point of sale and within the company premises? | 3 | | | |
| 16d | Is the REAL logo displayed and if so, where? | 3 | | | |
| | | | | | |
| | END OF AUDIT REPORT | | | TOTAL: | 0 |