

CEDR Schemes
Report of the Independent Complaints Reviewer
For the period 1 January 2025 to 31 December 2025

1. Introduction

This report covers various schemes and services operated by CEDR, other than those that I review individually, that is the Communications and Internet Services Adjudication Scheme (CISAS), the Postal Redress Scheme (POSTRS) and the Aviation Adjudication Scheme, each of which are the subject of separate reports.

My report covers the twelve month period from 1 January 2025 to 31 December 2025. The next one will be for the calendar January to December 2026 and will be issued in February 2027.

2. Background

I am an independent consultant. I work remotely and I am not an employee of CEDR. I am not involved in direct case handling or advice; my role is purely to act as an Independent Complaints Reviewer.

CEDR is a registered charity and non-profit organisation. It provides independent dispute resolution for consumers who experience problems with a company and who have exhausted their internal complaints procedure.

3. My Role

There are two aspects to my role:

- (i) To review cases that are escalated to me at Stage 3. I consider individual complaints about certain aspects of the level of service provided by the schemes or services run by CEDR, where a user of those schemes or services has complained and, having been through the two internal stages of the complaints process, remains dissatisfied with the outcome.

Under my Terms of Reference and the Complaints Procedure I can consider complaints about CEDR's handling of the complaint (e.g. administrative errors, delays, staff rudeness or other such matters) but complaints about a decision made by an adjudicator are not within my remit. Also, and where appropriate, I may make recommendations based on my findings.

- (ii) To review complaints in each of the schemes and produce reports every six or twelve months (depending upon the scheme). The reports are based upon my examination and analysis of all or some (as I deem appropriate, but at least 80%) of the complaints handled by CEDR, including any cases that were escalated to me at Stage 3.

4. Complaints Review Policy and Process

CEDR's Complaints Procedure explains its scope, along with the two internal stages of review that take place before, if necessary, a complaint is referred to me. It provides clear information about timescales and what can be expected. In brief, if after the Stage 1 response complainants remain dissatisfied they can ask for escalation to Stage 2 of the process, when a senior manager within

CEDR will review the complaint. If this does not resolve the matter, it can be referred to me for independent review at Stage 3.

5. My Findings

Statistics

During the calendar year January to December 2025, a total of 1324 [2024:1062] cases were received in the several schemes that are covered by this report and 1041 decisions were issued.

During the same twelve month review period CEDR received a total of 28 [2024:25] complaints, relating to several schemes.

I have analysed the 28 complaints as follows:

Scheme	In scope	Partly in scope	Out of scope	Upheld	Not upheld	Upheld in part
CCNH		1			1	
Build-Zone	1					1
CCHB	1	2	6		7	2
ISCAS			2		2	
RICS	3	1	4	2	5	1
SRA			2		2	
RECC			1		1	
PAH	1		2		3	
TPI	1					1
TOTALS	7	4	17	2	21	5

Total goodwill payments of £650.00 [2024:£880.00] were offered to complainants, the highest amount being £200.00 and the lowest £20.00.

No complaints were escalated to Stage 2. One complaint was escalated to Stage 3, bypassing Stage 2 due to the exceptional circumstances (see In Scope (7) below).

All complaints were addressed within the appropriate timescales.

Cases

I have reviewed a random sample of 23 of the 28 cases (i.e. 80%) and my analysis is set out below.

In Scope

Seven of the complaints were ruled as in scope initially. Two were upheld; three were partially upheld; and two were not upheld. A total of £400.00 was offered by way of goodwill payments.

The seven cases involved different issues:

- (1) The customer was dissatisfied with the service received, as he had had multiple emails from CEDR, asking for information, some of which were duplicated. This resulted in a delay to

his application being accepted. It was decided that the requests for information should have been dealt with in one email and he was offered a goodwill payment of £75.00. (RICS)

- (2) The customer was not notified of a proposed adjudicator's decision and so was not able to comment upon it. However, investigations revealed that he had in fact been notified and so his complaint was not upheld. (RICS)
- (3) The adjudicator's decision was delayed significantly due to systems issues. As a result of the systems failures and some administrative errors, the customer was offered a goodwill payment of £50.00. (RICS)
- (4) Related to a package holidays scheme complaint. The customer complained that she had been misadvised that the scheme was free when in fact a case registration fee was payable. She was advised that there are two different schemes – for aviation related complaints and package holidays respectively – and clearly there had been some confusion as to which scheme the customer wished to use. Upon investigation, no evidence of mis-advice was found and so the complaint was not upheld. (PAH)
- (5) The complaint was that the adjudicator's proposed decision was delayed and included an incorrect deadline for party comments. The customer also alleged that a Case Officer had been impolite in emails. This was upheld in part and a goodwill payment of £25.00 offered. However, there was no evidence of the alleged impoliteness and this was not upheld. (CCHB)
- (6) The customer raised a number of complaints relating to data loss due to an incorrect address; repeated failure to meet deadlines; incorrect application of dates; failure to upload evidence; and substandard administration. Some, though not all, service failings were confirmed and the complaint was upheld in part. A goodwill payment of £200.00 was offered. (Build-Zone)
- (7) The customer complained that his telephone calls had not been handled professionally and that CEDR personnel had not called him when requested; that he had been refused access to CEDR directors; and that he did not wish other members of the public to be treated as he (allegedly) had been treated. At Stage 1, some service failings were identified, but on the whole it was felt that all of the customer's issues had been addressed. A goodwill payment of £50.00 was offered.

The customer was unhappy with this outcome. Due to the customer having already exchanged correspondence with members of CEDR's senior management, his complaint bypassed Stage 2 and was escalated directly to me at Stage 3.

I found that, whilst some of the customer's allegations concerning his telephone conversations with CEDR staff had some merit, these had been satisfactorily addressed already. However, the majority of his allegations were unfounded. Moreover, he had at times adopted an aggressive attitude with some members of staff, which I considered unacceptable when I reviewed recordings of his telephone conversations.

I also felt that, as his case was being handled by a CEDR Senior Manager already, it would have been inappropriate, and indeed unnecessary, to accede to his request to involve other senior managers. I explained that it would also be wholly inappropriate for CEDR's directors to become involved in individual complaints.

Overall, I did not accept his allegations or that he had been treated unfairly and therefore did not uphold his complaint. (TPI)

Partly In Scope

Four of the 28 complaints I reviewed were deemed partly in scope.

Two were partially upheld and two were not upheld. Total goodwill payments of £70.00 were offered, one of £20.00 and the other £50.00.

The following is a summary of the four complaints and their outcomes:

- (1) The customer complained about a delay in processing her complaint. She wanted her case reassessed by a different adjudicator "*familiar with Home Survey Standards*". The complaint was deemed partly in scope (by reason of the alleged delay), but a re-assessment by a different adjudicator was clearly out of scope. The delay was caused by a reassignment to a different adjudicator, as the original adjudicator had been unable to deal with the case. Although the eventual adjudication was within the permitted 90 days timescale, the customer should have been notified of this and therefore was offered a goodwill payment of £20.00. (RICS)
- (2) The customer alleged that he had been mis-advised to accept an adjudicator's final decision. He was also dissatisfied with the decision. The complaint was partly in scope in relation to the allegation of mis-advice, but was out of scope as regards his dissatisfaction with the adjudication. The alleged mis-advice was investigated (by listening to the customer's telephone conversation with CEDR) but no evidence of incorrect advice was found and the complaint was not upheld. (CCNH)
- (3) The complaint was that an application was accepted initially, even though it should have been rejected, and also that the customer did not receive a call back from a manager concerning the service that she had received. She sought an apology and an explanation. Her complaint was partly upheld and she was offered a goodwill payment of £50.00. (CCHB)
- (4) The customer complained that her neighbour's case (involving similar facts) was dealt with by a different adjudicator and that she was unable to accept an adjudicator's decision in part. The former was determined as out of scope, but the complaint was held partly in scope in relation to the latter. However, the customer had been correctly informed that an adjudicator's decision cannot be accepted in part and so her complaint in this regard was not upheld. (CCHB)

Out of Scope

I reviewed 12 out of scope complaints from a total of 17.

Six complaints raised dissatisfaction with the decision of an adjudicator or reviewer and were of course, quite properly, not upheld.

Three complaints concerned compliance by developers with a ruling by an adjudicator. These were also out of scope and were not upheld.

The remaining 3 complaints were:

- (1) The customers claimed that CEDR is not impartial because surveyors who are members of the RICS scheme pay a fee to CEDR (as is required by the RICS). The complaint was ruled out of scope and was not upheld. (RICS)
- (2) The customer was dissatisfied with the arbitrator's award. He wished not only to appeal the award but also to receive a rationale for the decision. Although this was ruled out of scope,

there had been some administrative errors and so it was felt appropriate to refund the customer's registration fee (£150.00 + VAT). (PAH)

- (3) The customer was concerned as to how her paperwork would be dealt with in connection with her complaint against a housebuilder. Having reviewed the case file, I found it difficult to determine the precise nature of the customer's complaint, but in any event it clearly related to the process and therefore was out of scope and was not upheld. (Build-Zone)

6. Conclusion

The complaints that I have reviewed involve a variety of issues across eight different schemes and I did not identify any systemic issues, themes or causes for concern.

There were, as always, a number of complaints (nine in all) concerning adjudicators' decisions or compliance with a decision, all of which were of course out of scope. I do not regard this as an issue and, indeed, I anticipate that this will continue regardless of guidance issued by CEDR.

CEDR handled all of the complaints they received to a good standard and addressed all of the complainant's concerns in their responses.

Timescale performance was also very good with acknowledgements and responses either within, or well within, target.

7. Recommendations

I have no recommendations to make.

I conducted my review remotely, but had open and unrestricted access to the systems and records that I needed and I am grateful to CEDR for facilitating this.



Alan Squires *LLB(Hons) LLM PGDipAML Solicitor*
Independent Complaints Reviewer

25 February 2026