

## Buyers Guide

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*The aim of this buyers guide is to help you avoid making costly mistakes by employing rogue traders, or falling for the sales scams that have caught out thousands of unsuspecting consumers. It will take you less than 10 mins to read, and could save you 1000s of pounds and hours of heartache.*

The trusted local suppliers service is designed to help you the consumer, avoid rogue traders. We check all suppliers on our database against specific criteria to try and ensure they are both credit worthy and trustworthy. They are after all taking your money for providing a service within your home.

Unfortunately it is not always possible to avoid every occasion where a trader may perform in a dishonourable manner. However stringent our criteria , there will always be cases of suppliers going out of business and potentially taking consumers payments with them.

By using our free, independent and no-obligation service, and having Trusted Local Suppliers to support you during the process of choosing a supplier, you can dramatically reduce this risk.

The following questions will help you make an informed decision and avoid any costly mistakes. They will also make sure you are protected if your supplier does go out of business. To assist you we have broken the document down into 2 sections. Section 1 is financial and section 2 is product specification.

### **Financial**

#### *Making sure you do not lose money if your supplier goes out of business.*

Every company that supplies windows and doors should be registered with either Fensa or Certass. These are the government approved bodies that certify a window supplier to self certify their own installation work. This is needed to ensure the installation quality within the industry, it means they are checked by an independent body to make sure their installation procedures are correct.

Another part of the Fensa or Certass membership criteria for a supplier is that they carry insurance backing for their guarantee, and an insurance indemnity for your deposit. This is important to you should they cease trading before, during or after they have installed your windows or doors. You should check the level of deposit indemnity insurance cover before you pay a deposit, and you should never pay more deposit than the indemnity (usually between 10% and 25%)

Whilst a conservatory is not covered under the above schemes (it will be part of planning or building regulations and cannot be self certified) the deposit indemnity and insurance backing for the guarantee will be covered in exactly the same way. Again make sure you do not pay more deposit than the insurance company will indemnify (usually between 10% and 25%)

Click on the following Links for more information

[What is an Insurance backed guarantee](#)

[What is deposit indemnity insurance](#)

[Who are Certass / Fensa](#)

## What is the cost of finance?

The old adage “there is no such thing as a free lunch” springs to mind within the world of finance packages. You need to remember no company is going to lend you money out of the goodness of their heart. They are going to offer you money at a rate of interest that gives them a return on the money they are lending you.

Before you sign any finance deal remember to do the maths yourself. Add up the payments and get a feel for the total amount payable over the full term of the agreement. Remember most companies will offer you 10 year agreements.

Interest free credit does not exist. This statement may be controversial but all that happens for an interest free credit deal is 10% will be added to the product price, and paid to the finance company from the window supplier. You have actually paid the interest up front.

Buy now pay later finance is a combination of normal finance with an element of the cost of deferring the interest payment added to your product.

Click on the following Links for more information

[Home Improvement Finance Explained](#)

### Product Specifications

- Q.** Do you want energy rated windows? The new energy rating system allows you to select how energy efficient your windows are. [Click here to find out more](#)
- Q.** What type of glass are they offering in my windows. [Click here to find out more](#)
- Q.** Are the sealed glass units air filled or argon filled? [Click here to find out more](#)
- Q.** What type of conservatory roof have you been quoted. There are several suppliers and the quality and price vary considerably. [Click here to find out more](#)
- Q.** Do the window locking mechanisms include shoot bolts? These make your windows more secure. [Click here to find out more](#)
- Q.** Are the windows internally beaded? This makes your window more secure. [Click here to find out more](#)
- Q.** How long is the colour fast guarantee? You do not want your windows to discolour. All windows should be manufactured using UV stabilisers to prevent discolouration. This should be part of the guarantee.
- Q.** What warranty / guarantee do they offer on frames, glazed units and installation. Most suppliers will offer at least 5 year warranty / guarantee, and some will offer 10 years. Remember your insurance backing is for the suppliers own guarantee. [Click here to find out more](#)
- Q.** What type of locks do they offer on doors?
- Q.** Is there any remedial building work required? What will it cost?

**Always remember;**

A good supplier will answer any question you have. They may not have the answer at the time but if they value your business they will get back to you.

Every supplier wants your business. They know they are competing against other suppliers so you will get great prices.

You will not get a better deal by signing up on the night. Do you think they would turn your order away if you wanted to place it next week?

Always look for the best value for money between the suppliers. This does not necessarily mean lowest price. However if you use the check list we provide you will get best value for money.

Refer to our web site if you have any queries. It is there as your free to use resource to make sure you get the best deal.

Please take the time to give us your feedback on the visits from the suppliers. Your information is completely confidential, no supplier will know what you have said about them and this information is invaluable in keeping Trusted local suppliers up to date with every supplier. We will call you after your last appointment.

Once you have selected your supplier we will be happy to give you an overview of their customer feedback within the last few weeks.

If you are unsure give us a call, we will be only too pleased to help. 08000 213 211



Project Checklist	Supplier 1	Supplier 2	Supplier 3
Name			
Appointment date			
Certass / Fensa number			
Which insurance company do they use			
Copy of insurance backed guarantee			
Copy of supplier guarantee			
Copy of deposit indemnity insurance			
Energy rating on windows			
Type of glass in Sealed units does it comply with building regs			
Type of conservatory roof			
Price of conservatory roof			
Price of conservatory base and all associated building work			
Window locking mechanism (shootbolts)			
Windows internally beaded			
Colour fast guarantee			
Door locks (how many points)			
Price (if this is finance add up monthly payments)			
Any other costs			
Rate supplier professionalism (1=poor 5=excellent)			
Rate supplier presentation (1=poor 5=excellent)			
Any other comments			