

Customer Charter

Our commitment to our customers

This Customer Charter describes our commitment to providing you with a first-class service in every respect, including the procedures and information relevant to you at each stage of your purchase.

1. We are committed to clarity and honesty in marketing and advertising. All our promotional material will comply with the relevant laws and codes of practice, and none of the information or publicity material we issue will be intentionally misleading. It would be wholly counter-productive for us to state or imply things which we later had to retract.

2. Our Contract of Sale (under English law) and our Missives (under Scots law), and all the terms and conditions included or attached to them, will be clear and fair, and will comply with the principles of all relevant laws and regulations.

3. Before any contract is signed or any reservation made, we will provide you with all the information you need to make an informed decision about buying a property. This will include detailed pricing information including the list price, any deductions or pre-payments, plus the cost of any extras.

Before you have reserved a home we will provide the following:

- Details of the home including land and communal areas, parking arrangements, location, development size and layout, plot dimensions, demarcation and boundary details.
- A sketch layout plan with approximate room sizes shown.
- Summary details of the type of construction of your home.
- Fixtures and fittings to be included.
- Any choices and options where available and allow you time to consider them.
- The type of heating system, number of radiators or outlets.
- Kitchen and bathroom layouts.
- Summary of the external works and layouts.
- Details of things that may not be finished before you buy the property, such as road surfaces, footpaths or landscaping and their anticipated completion dates.
- A guide to the anticipated costs of running and maintaining your new home.
- The date by which you must exchange contracts/ conclude missives.

We will also try to ensure that you've appointed your own professional legal and financial advisor to represent and protect your interests. Legal and contractual matters should be clear and transparent throughout.

4. We will give you clear information about applicable cancellation rights. We will explain how we protect your deposit, and how we deal with any other pre-payments you make.

5. At every stage, we will provide you with a contact at St. Modwen Homes who will deal with your queries or concerns. We promise to answer your questions as fully and as promptly as we can.

6. Building sites can be dangerous places and are covered by strict health and safety regulations. We are prevented by law from giving you open access to your home during construction. However, we will invite you to visit the site at specific times to show you the progress of your home and demonstrate its features.

During any visit, we will brief you on health and safety to make your visit as safe as possible. We will also provide any protective clothing and footwear that you may require. We will give you information about your home that is required by the Construction (Design and Management) Regulations 2015.

Our 'Health & safety information' booklet will give you important details about staying safe on site.

7. Once you have reserved your home, we will stay in contact regularly to keep you informed about the construction process. We will give you information about when we expect the construction of the property to be completed - this will become more precise as building work nears completion.

- When you reserve your home, as a minimum, we will provide you with the calendar quarter we expect your new home to be completed in.
- At your progress meeting we will aim to specify which month we expect your home to be ready.
- When we commence the decoration of your home, providing that all of the statutory services are connected (e.g. electricity, gas, water etc), we will let you know which week your home will be ready.
- Once the property is decorated we will notify you of an exact date.
- The timing of the connection of statutory services is often outside of the control of St. Modwen Homes.

In the unlikely event that, due to unforeseen circumstances, we fail to hand over your home within 6 months after the anticipated completion date we advised, you will be entitled to cancel your contract with St. Modwen Homes. If you do cancel under the circumstances then we will refund any deposits, pre-payments or reservation fees you have paid to St. Modwen Homes.

The above applies to low-rise buildings (e.g. 2/3 storey homes).

The construction process for apartment buildings can be more complicated and therefore the stages above may not apply.

We will still provide you with an anticipated completion date and if we fail to hand over the apartment within 12 months of the anticipated completion date then the same cancellation rights will apply.

Once a final date is set, we will invite you appoint a suitably qualified inspector to carry out a pre completion inspection of your new home at your Home Check Meeting.

We will give you an information pack about your home when we hand it over to you. We will also arrange to meet you at your property (usually about one week before completion), to demonstrate how all the facilities work. You will be given the keys to your property when your solicitor has paid us and the sale has been legally completed (the 'date of entry' in Scotland).

8. All our homes benefit from a 10-year NHBC warranty. This is included in the purchase price of the property. We will give you clear information about what this covers, and about any other guarantees or warranties which apply to your new home and its fittings.

9. We have clear guidelines covering after-sales care and emergency services throughout the warranty period. We will explain these to you clearly and make sure that you know who to contact in the event of a problem.

Our general service delivery standards are:

- Emergencies - we aim to have someone in your home within four hours to put an end to the emergency situation.
- Standard items (labour only) we expect to complete within 10 working days.
- Where replacement parts are required, we expect to complete the job within 20 working days.

• St. Modwen Homes are Registered Developers under the New Homes Quality Code. You will be given a copy of the code which provides for referral of disputes to the New Homes Ombudsman.

10. We are a Registered Developer with the New Homes Quality Board (www.nhqqb.org.uk) and comply with the New Homes Quality Code and the Consumer Code for Home Builders.

If you are not happy with any aspect of the purchase of your new home or our after sales service please do let us know so we can try to resolve the issue for you. If you are not satisfied that the problem has been resolved, you can make a complaint in accordance with our formal complaints process set out below.

If you do wish to make a formal complaint, you can do this on our website at stmodwenhomes.co.uk/getintouch/compliments-and-complaints.

You will receive a written acknowledgement of your complaint within 5 days from the business day after your complaint is received and your details will then be passed on to the relevant team, who will reply directly to you within 10 days to let you know how we plan to look into this and how long we anticipate this will take.

You will then receive a response within 30 days from one of our management team addressing your points or concerns and explaining your options if you do not feel your complaint has been fully resolved at this stage, including escalation to the relevant Regional Managing Director.

If your complaint is not closed within 8 weeks, we will send you a further update on next steps and expected timescale for resolution and we will send you a Closure letter once your complaint has been resolved. If we are still unable to resolve the issues to your satisfaction, then you may be able to refer your complaint to any dispute resolution service offered by NHBC or the New Homes Ombudsman Service (if you reserved your new home after 3 January 2023) or the Consumer Code's Independent Dispute Resolution Scheme (for reservations before 3 January 2023).

It is within the New Homes Ombudsman Service discretion to decide when or if to accept a complaint in accordance with the scheme rules. The New Homes Ombudsman Service can accept complaints that have arisen within two years of legal completion. After this, you may be able to refer certain matters to NHBC in terms of your warranty cover. Using our complaints procedure, the New Homes Ombudsman Service or the Consumer Code's Independent Dispute Resolution Scheme does not affect your normal legal rights.

It's in everyone's interest to deal with such matters as efficiently and quickly as possible. We will tell you about the procedures we use for dealing with issues, and inform you about third parties or external services who may be able to offer help. If you choose to use professional advisors, we will co-operate fully with them. We will ask you to write and let us know who you want to represent you, giving details of their qualifications. This is to make sure you're properly represented and getting the best advice.

11. We always welcome feedback about our performance, and would be grateful for your views on whether we meet the high standards we set for ourselves and have a dedicated Compliments and Complaints area for this. We want your home-buying experience to be as enjoyable and stress-free as possible.

Throughout our relationship, we will always work hard to communicate effectively with you. We will always do our utmost to deliver what we promise.



This Charter has been developed to comply with best standards and guidelines provided by:



Our reputation is very valuable to us and it is based on the quality of our customer service as well as that of our homes. Our staff fully understand their responsibilities in their dealings with you. We hope customers will read and take the Charter seriously, because it is something we take very seriously.



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