

## Frequently asked questions

### What is alternative dispute resolution?

Alternative dispute resolution (ADR) is a way of resolving disputes informally and confidentially without needing to escalate matters to the courts. Conciliation is one of the ADR methods employed by NAJ Resolve.

### What is conciliation?

Conciliation is a form of mediation undertaken by telephone that is used to resolve disputes. A conciliator works as a neutral intermediary between you and the NAJ Member you are in dispute with, helping both sides understand the differences between them and exploring the options for a resolution that would be acceptable to both.

The conciliator may suggest a possible resolution to consider in the event that the parties are unable to reach one for themselves. Any resolution reached through conciliation would become binding upon both as a contractual agreement once signed.

### What is adjudication?

Adjudication is a process by which an adjudicator, who is usually legally qualified, weighs up the documents and evidence provided by the customer and the jeweller in order to reach a decision.

The adjudicator will consider the law relevant to the subject matter of the dispute at hand. The adjudicator's decision is binding upon both parties if the customer chooses to accept it. If the customer chooses not to accept the decision, it will have no binding effect on either party.

The decision of the adjudicator marks the end of the NAJ Resolve process. If you choose not to accept the decision of the adjudicator you are free to seek independent legal advice on next steps.

### Do I need a solicitor to represent me?

You do not need a solicitor but you can ask one to represent you if you wish to. However, you cannot claim any charges your solicitor may make for their services.

### Will I be expected to go to a hearing?

No, the whole process is conducted over the phone and in writing (email preferred).

### Who are the conciliators?

The conciliators are people from a number of professions such as engineering, financial services, HR, legal and surveying who have been trained and accredited by CEDR to become professional mediators and conciliators. To be accredited, mediators will undergo at least 70 hours of training, including five days of comprehensive tuition and role playing in mediation techniques. CEDR accreditation is internationally recognised as the standard of excellence, with over 10,000 professionals trained in 70 countries over the last 25 years.

### Does the conciliator decide the outcome of the dispute?

No, the conciliator's role is not to take sides but to help you come to an agreement. They will often help you test the strength of your dispute in private and may suggest how the business may react to a solution you might like to propose. However, both sides need to trust that the conciliator will treat both parties equally so conciliators are careful to avoid taking sides.

### How much does it cost?

The NAJ Resolve service is fully funded by the National Association of Jewellers.

### How long will it take?

NAJ Resolve must complete cases within 90 days of accepting an application, but in most instances the process takes around 60 days.

### What happens if we don't agree on a resolution?

You will be free to pursue a claim through other means such as the courts if the conciliation does not result in a resolution and nothing you have said to the conciliator, or offered to the business during the conciliation, can be used against you in that court action.

### Can I send copies of the outcome statement to consumer forums or publish it on a website?

Conciliation is a confidential contractual process between you and the business. If you choose to publish a copy of any material about the process in a public forum, the trader may take action against you for breaking the contract.

## CONSUMER COMPLAINTS SERVICE

# NAJ RESOLVE

Honesty | Integrity | Professionalism



The independent dispute service for members of



The National  
Association  
of Jewellers



The Institute of  
Registered Valuers

operated in conjunction with



## About:

**N**AJ Resolve is the independent consumer complaints service for jewellery businesses in the UK and Ireland who are members of the National Association of Jewellers and Institute of Registered Valuers. The service is operated in conjunction with the Centre for Effective Dispute Resolution (CEDR).

NAJ Resolve provides a transparent and accessible forum where dissatisfied customers can seek redress while avoiding stressful confrontation.

## About the National Association of Jewellers (NAJ)

The National Association of Jewellers is the leading trade association for companies involved in the jewellery sector, including manufacturers, suppliers, valuers, designers and retailers. It promotes, watches over and advances the interests of such companies who, as members, commit to its Customer Charter and Code of Conduct based on Honesty, Integrity and Professionalism.

The Institute of Registered Valuers (IRV) is the UK's leading authority of jewellery, watch and silverware appraisers who maintain exacting standards for the longest serving and most recognised valuation trade body, regulated by the National Association of Jewellers.

## What are the Jewellers responsibilities?

As part of the NAJ Customer Charter, members are required to deal with any complaints in a timely and fair manner and, in the event of a dispute, clearly explain the NAJ procedure for mediation. Members should provide details of NAJ Resolve or the NAJ Compliance Officer's contact details to facilitate a timely resolution. The member is then required to cooperate fully with any enquiry to resolve any disputes and abide by the findings and decision.

NAJ recognises that although the majority of jewellery and services purchased from members of the Association is done so with absolute customer satisfaction, there are times when this is not the case. In these circumstances, the independent complaints service can help to resolve the matter.



## Am I eligible for the service?

NAJ Resolve is only accessible to members of the National Association of Jewellers. You can search the check a member tool ([naj.co.uk/check](http://naj.co.uk/check)) on the NAJ website to see if the jewellery business you have a dispute with is a member of the Association.

## In addition, your dispute must:

- Be a subject that can be reviewed
- Have exhausted the members' complaints process
- Be received by NAJ Resolve within 12 months of when the issue in your complaint happened
- Have enough detail and information for the service to process the dispute.

## The NAJ Resolve service is, therefore, unable to progress disputes that are:

- Concerning issues that happened more than a year ago
- Concerning employment, personnel or contractual matters
- The subject of a court case or tribunal
- With a business that is not a member of the Association.

## How does NAJ Resolve work?

In the event that all efforts by the member to settle a complaint or dispute have been unsuccessful, you can register a dispute by completing the online complaint form ([naj.co.uk/resolve](http://naj.co.uk/resolve)).

If you do not have access to the internet you can request a call back from the compliance officer by calling 0121 237 1110. You will receive notification that we have received your complaint within five working days.

So long as the complaint is legitimate and meets the necessary criteria, the complaint will be processed and progress to stage one.

## Stage one

The NAJ will open a dialogue with both parties to work constructively to reach a resolution. The majority of disputes are resolved at this stage.

## Stage two

Unresolved matters 28 days after the Association was notified will then require appointment of an independent and qualified conciliator. Again, the process aims to constructively work to reach a resolution.

## Stage three

If after conciliation the matter is not resolved, an independent adjudicator is appointed to settle and their decision is final.

## Remedies and Sanctions

In the event of an NAJ member being at fault and, where appropriate, they may be asked to address issues regarding best practice including agreeing to staff training or updating their operating procedures.

Sanctions in the event of a serious breach of the Code of Conduct by a member may include temporary or permanent suspension/termination of NAJ membership.

## Make a complaint

To register your dispute with NAJ Resolve right away, you can complete the online complaint form accessible by visiting [naj.co.uk/resolve](http://naj.co.uk/resolve).

