DIY Solar Panel Compensation Guide (UK)

This guide explains how UK homeowners may pursue a DIY complaint or compensation claim relating to solar panel installations, finance agreements, or misleading sales practices without using a claims management company.

Common Reasons for Complaints

- Mis-sold finance agreements
- Pressure selling
- Promises of unrealistic savings
- Poor installation workmanship
- Roof leaks or structural damage
- Faulty systems or underperformance
- Missing certificates or approvals
- Incorrect EPC or energy calculations

Documents You Should Collect

- Finance agreement
- Sales contract and quotation
- Invoices and receipts
- Warranty documentation
- MCS certificate
- Building Regulations certificate
- Emails, letters and messages
- Photographs of the installation
- Electricity bills before and after installation

Potential Misrepresentation

- Claims that the system would pay for itself
- Promises of eliminating electricity bills
- Statements that the investment was guaranteed
- Incorrect affordability assessments
- Failure to explain finance terms clearly
- Claims that the roof was suitable when it was not

Who You May Complain Against

- The solar panel installer
- The finance company

- Both the installer and finance provider

Common Finance Companies

Finance Company	Possible Complaint Areas
Barclays Partner Finance	Misrepresentation / linked lender liability
Hitachi Capital Consumer Finance	Affordability and sales process complaints
Novuna Consumer Finance	Supplier misrepresentation complaints
Creation Consumer Finance	Finance agreement disputes

How to Make a Complaint

1. Write a formal complaint letter explaining the issues.
2. Include copies of all supporting evidence.
3. Request a specific resolution or compensation outcome.
4. Keep all communication in writing where possible.
5. Allow the company up to 8 weeks to respond.

Example Complaint Wording

“I believe the solar panel system and associated finance agreement were mis-sold. Misleading representations were made regarding energy savings, affordability, and the overall benefits of the installation. Had accurate information been provided, I would not have entered into the agreement.”

Escalating Your Complaint

If your complaint is rejected or unresolved after 8 weeks, you may escalate the matter to the Financial Ombudsman Service (FOS). The Ombudsman can investigate regulated finance complaints and lender liability matters.

Possible Outcomes

- Refund of finance payments
- Interest refunds
- Compensation payments
- Cancellation or reduction of finance balances
- Repairs or remedial works
- Partial settlements
