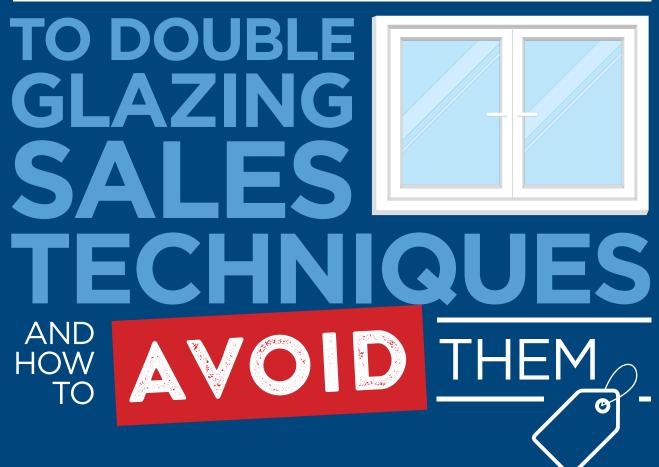
# CLEARVIEW'S ULTIMATE GUIDE





If you've held off on upgrading your home with double glazing, you might want to read our 'ultimate guide to double glazing sales techniques, and how to avoid them'.

We've all been on the receiving end of a pushy salesman, or been faced with a sale offer that seemed just a bit too good to be true, but what should we look out for?

Here's the top ten sales techniques to look out for, and avoid at all costs.

## A homeowners guide to buying double glazing...

The 'double glazing' market has moved on leaps and bounds since those 80's adverts featuring Ted Moult in the Tan Hill Inn in the Pennines! Those 'young' enough to remember these ads will recall the strength of brand building these ads created for this well established national company.

Double glazing retail companies invented the 'hard-sell' strategy to massively increase sales which at the time, rapidly evolved into selling methods to make your toes curl. Word soon got round and before too long the industry had earned itself a bad name, coupled with recollecting statements like, 'they said he'd only be an hour, after 4 hours we had to ask him to leave!' and 'my husband had to throw the salesman out, shortly followed by his briefcase!'. 'He quoted £24,000 to begin with and then dropped the price to £8,000 after speaking with his manager'. There's no smoke without fire, yet despite consumers 'arming' themselves with information about home improvement companies and their products, service and reputations, the 'double glazing' sales-trail still smoulders...

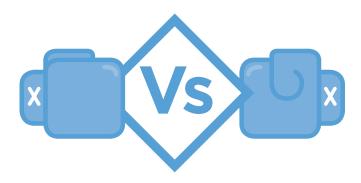
People say knowledge is power, in reality, knowledge or information on any subject offers empowerment to make balanced and informed choices. At Clearview Home Improvements, we're going to give you some insight into the techniques used by double glazing companies and their salesmen to help you identify those tricks so often used to manipulate an affirmative sales decision from an otherwise unsuspecting client. Why? Simply because we believe buying decisions should be earned and not contrived from manipulative selling techniques. Furthermore, making a truly informed decision to buy from a leading, honest and reputable (regional) company like Clearview should not be a process of navigating a hallway of 'smoke & mirrors'!

Before we begin, it's worth reminding ourselves that the lifeblood of any business stems from effective sales. As a profession, 'sales' people can be seen as a necessary barrier to get through in order to get what you want! In other countries, 'sales' is regarded as a profession and is well respected amongst other professions, sadly, this could be regarded as somewhat different in the UK.

Good sales people should be the facilitators between your needs, preferences and budget and an end result that satisfies all these requirements in a harmonious way. The best sales people are usually the best listeners, understanding what it is you're looking for and what is important to you and yours. They then advise you of your options and how these relate to your requirements in a way that empowers you to decide on what's best for you, not them.

For the purposes of illustration, I'm going to suppose that the product being shopped for by a customer is replacement windows and doors for their property which they own regardless of the product, the processes or 'tricks' are the same...

Okay, let's go;



## Price conditioning versus price guides

A notorious direct sales technique is known as 'price conditioning', this is used to create a target price expectation in customers minds usually well before a price or quotation is given, the longer the 'seed' has had to germinate in the mind and grow, the better. Preying companies and their salesmen use this to gauge a potential customers reaction to 'big numbers' but it also serves as a prerequisite antidote to what can be an artificially inflated price or quotation. Done well, this method will not be apparent to you. Price conditioners can be introduced anytime in the early stages and are more likely to be dropped into conversation but not necessarily limited to the survey / measuring stage. Make no mistake, these will be introduced very subtly, often as a suggestion or guideline (suggestion itself is a very powerful form of mind manipulation, ask Derren Brown and Paul McKenna!). A salesman may even refer to a local customer who paid £x's for their windows. This trick usually ties in to very well-rehearsed product pitches to reinforce your belief in that companies product superiority, all the while the salesman is watching for his eagerly awaited customers adopting a 'nodding dog' syndrome, that is, firmly agreeing with him on just how fantastic the product, the company and the salesman (him) are! Another key piece of information some salesmen will try to extract from you is your price expectation, 'what were you thinking of paying?' or 'what budget did you have in mind?'. We'll come to how some companies will misuse this information shortly.

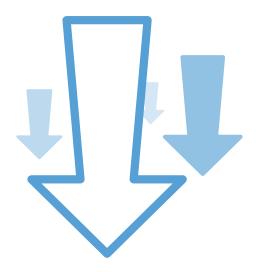
A reputable company like Clearview will simply listen to your requirements and give you genuine prices for the option or options you are considering. If a discount is offered or given, then it will be explained and justified in a transparent way.



## Bogus offers & discounts, for one day only versus genuine discounts

One of the most effective ways to manipulate a customer into making a buying decision is to fabricate a 'bogus offer' or 'massive discount' that is (usually) limited to that day only. This preys on one of the most common buying decision catalysts which is 'fear of loss' which is itself a 'self-fulfilling prophecy', 'I had to buy it there and then otherwise I'd have missed out, the salesman said if you don't buy now you'll miss out on this great deal and tomorrow the price goes back up to the original (artificially inflated) price'. Offering large price drops in the same meeting or anytime thereafter is not a credible sales process, why? Because it can't be 'reasonably' justified. By design these are put together (created) to make (you) believe you are getting a good deal, smoke & mirrors...

It is completely reasonable to shop around to see what different companies can offer you, how this compares in quality and price and therefore how well it fulfils your requirements on a relative scale of meaningful comparison. A reputable company will, as part of their good customer service, send you a full written quotation which confirms the product and price offering together with any genuine offers or discounts. This removes any pressure on you to have to make a decision on the day. Watch out though, some companies will offer to send you a written quotation but there will be a 'special discount' applicable for that day only, 'your quotation will be valid for 3 months but it won't include my for one-day only offer'.



## Big price drops and their fabricated reasons for being

In your home, some (companies and their) salesmen will pitch an artificially inflated price to you, if nothing else simply to test your reaction. Well-seasoned salesman will give you a price then go extremely quiet, if necessary, for as long as they need to because they're waiting for you to react, to reveal your hand. The basis of how you react or respond is how they decide where to go next... In the absence of 'grab the cheque book Darling', the louder the gasp or the more pale you go the better because this means you'll be relieved when they eventually drop the price. Simply dropping the price won't wash with most people so they'll have to give you a believable 'reason', scrappage or other nonsense Government schemes, customer cancellations (or 'flexi fit'), using your house as a 'show house'. These are all fabrications to justify a drop to mislead you into thinking you are qualifying for a bargain. Think again...

The measure of a reputable company will be its resolve to stick to the price it quotes, that is, they're giving you their best price immediately.

# Advertising large discounts (say 55%) on products that the company in reality doesn't sell, in essence offering a discounted window that doesn't exist...

Some double glazing companies will advertise a large discount in order to secure their salesman access into your home. When the salesman arrives he'll let you know that the large advertised discount applies to a 'lower grade' or 'cheaper' product that they really don't recommend you go for (because they don't sell it), particularly if you want extra warmth, security, a feeling of being safe and improved aesthetics or style. You are quickly taken to the 'other' window of choice which is superior in all aspects / considerations which will lead them into quoting you a large number to begin with, and then the 'process' begins...

The salesman has only one objective and that's to leave your home with a signed order coupled to your deposit, and he / she will use all psychological tools necessary in their armoury to achieve their objective. The real skill is getting you to believe you are the recipient or beneficiary of the 'bargain of the century', again reinforcing the self-fulfilling prophecy that you had to make a decision to buy there & then otherwise the offer would fly back into the ether from where it originally materialised! If your neighbour uses the same company to quote the following day the pitch and the process will be the same.

Trustworthy and reputable companies will discuss their products to a level that satisfies your need to know and there will be no 'window frame A' or 'window frame B' to choose from. Do note by way of example however, this is not the same as being offered double or triple glazing which are genuine product offerings whose differences, including price, can be substantiated. Creating an illusion of choice is a confidence trick designed to make you feel you are in control of the decision, add in a 'for today only' deadline and you have the pressurised-sales cocktail artificially inducing you to buy now! Packaged with a perceived layer of credibility and some apparent discountable reasons like 'if we put you on the flexi-fit' scheme where we control the fit date...' then the 'package' becomes totally believable.



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## Advertising 'with prices from £cheap...'

This is another classic lever to open your front door to the witting salesman. This route in takes a reverse tact to starting off big and dropping the price after. A window or door may be advertised as starting from a price £x's and unless you're changing the design or size or any other parameter for that matter, you'll be expecting the advertised price. In truth, the 'essential extras' cost just that, extra. 'So, Mrs Jones, would you like a handle for your new front door so you can access your property, 'yes', oh that'll be just a bit extra'. 'Oh, and you want a letter box, a nice glass design and a knocker...'. Before you know it the advertised price has been blown away by a different figure. Applying this to windows and you're more likely to be advised that 'the one advertised is just the cheapest one we do and not really suitable for your property' or 'energy efficient and toughened glass is extra'.

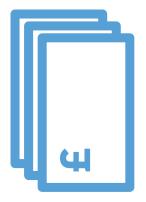
Again, a reputable company's quote will be inclusive.

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## Using finance (credit) to reduce the selling price or offer cashback

Most home improvement companies will have a credit facility usually offering customers a number of finance options or 'products' to help finance their home improvement. Typically these might be some form of deferred payment, interest free or interest bearing loan.

A credit facility gives the homeowner the option to fund their home improvement using a lenders money via the home improvement company's credit licence. In principle this is very useful if a customer doesn't have the required funds immediately available or if



they simply do not wish to use their own money to finance the improvement. In and of themselves, credit facilities can be useful to facilitate a much needed improvement whilst providing an affordable and convenient way to pay for it.

Now, there are some (large / national) companies who blatantly misuse their credit facility to inappropriately induce (manipulate) customers into buying their products and services, this is in direct breach of the rules set out by the FCA (Financial Conduct Authority). Just so you know, the FCA was established on 1 April 2013, taking over responsibility for conduct and relevant prudential regulation from the Financial Services Authority. These guys have a duty to ensure they mitigate the risk of harm being transmitted to retail consumers like you, even if it means hefty fines or removal of credit licences from offending companies.

A company or their salesman should never encourage, coerce or manipulate a customer to use their credit options for any reason whatsoever because they owe a duty to their clients (in their capacity as 'broker') to act in their best interests. Unfortunately, there are some who will do what they feel they need to in order to walk away with 'the sale'. This might include offering to reduce their 'selling' price if you use their finance (some companies actually sew this into their pitch), they may even offer you a 'cash back' reward. This is *financial misconduct* and a breach of the company's 'duty of care' under consumer law. In these situations the company and the salesman usually receive a commission (kick-back) for 'selling' finance, so it becomes a trade-off, make a little less on the product (window) sale and make it up with commission on the finance, either way, if you sign up to this then it is you who are paying one way or another by being unfairly and inappropriately induced into a credit offer.

It has to be said that companies are (currently) only required to disclose that they receive a commission from the lender, not how much commission they receive. This will not be verbalised by the salesman, it will however be hidden in the small print. If requested, a company is required to disclose how much commission they will make on the finance deal you contract yourself into, but you have to ask! If a company makes a commission and the salesman makes a commission, are they then not incentivised to inappropriately induce you the customer into an agreement that ultimately does not serve you? You ought to ask the 'commission' question and also look at this with the APR being 'offered'.

Reputable companies would not seek or even rely on making a commission on a customer's loan agreement, instead they will offer finance options to assist you with the purchase if that's what serves you best. Talking about finance options is not the same as actively promoting or incentivising you to use them. Under the FCA's 'treating customers fairly' protocol in regards to financial conduct, there is a requirement to let customers know all of the funding options available to them.

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## Over selling or over charging for windows

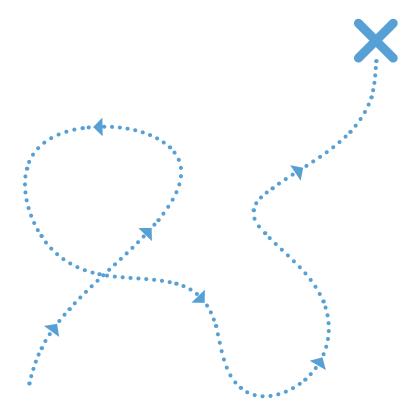
We mentioned earlier that some salesmen will endeavour to obtain a 'price expectation' or 'budget' from you. To some questionable companies this information is 'gold dust'. These same companies will misuse this information to give you a price inline or above your expectation which, if you agree to it, overcharges you for your new windows. Why would a company or a salesman do this in a competitive market place? In short, excessive profit for the company and extra commission for the salesman. Some companies incentivise their salesman to overcharge by offering a larger commission percentage on what is known as the 'overs' (overcharge), so to the lovely agreeable retired couple who have little experience in shopping for new windows where the price is more than expected but which they can afford, they are immorally and unethically penalised for their honesty and naivety.

A trustworthy company operating with integrity will encourage you to obtain multiple quotes if for no other reason than to substantiate their product quality, great customer service and competitive prices.

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## Denigrating the competition...

This is another classic of the 'Wibbly Wobbly Windows' salesman who struggle to secure your business on their own company's merits or lack of them. We mentioned earlier that 'suggestion' is a very powerful tool to influence how somebody thinks or decides on something. Again, this will be very subtle, a salesman in this situation who wants to weigh up their competition will ask who else is quoting for the work, after which they will fabricate a 'third party' story about the competition in order to destabilise your confidence in them, often caveated with 'I have only your best interests at heart'. There would be many examples to quote here, but I would simply suggest that you question a company who operates with such a poor sales strategy and research thoroughly the company whose direction you're likely to decide in favour of by looking at up-to-date customer reviews on them as well as finding out if they have done any work for homeowners in your area. A good company who has nothing to hide would ordinarily allow you to speak to their local customers.



## Misguiding with over emphasis on particular features like 'window energy ratings' (WER's)...

Over-egging the WER pudding – in isolation this is an important consideration but in truth there are other factors in a window installation to consider. Like the quality of the fitting, a top grade energy efficient window purchase loses all impetus if it's not fitted properly into your home.

Some companies will endeavour to justify a much higher selling price on the basis their WER is A+XY rated - the higher the number, the better the energy rating. The BFRC (British Fenestration Ratings Council) decided to simplify the WER system because larger companies were trying to blind homeowners with science to justify their higher prices. To this end, the BFRC have simplified the notation at the top end of the scale into A, A+ and A++. They have also said that in the context of normal living, it is almost impossible to discern between an A rated window and those with a higher specification. So whilst A+xy is still given / quoted, this only covers the window in isolation, it *excludes* the surrounding insulation or fitting of the window. It is therefore important to choose a company like Clearview with an exemplary installation record with qualified and experienced fitters who offer A+ as standard with an option to upgrade to A++.

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# Does triple glazing really have noise reducing (acoustic) benefits?...that depends on the salesman!

The advent of triple glazing in the replacement window market has brought an improved energy performance option to homeowners. A common misconception however is that triple glazing reduces noise or sound transmission significantly, *this is not the case*. A typical double glazed unit reduces overall noise by -31dB and for triple glazing it typically reduces it by -32dB! So for a 50% increase in overall glass thickness there is only around a 3% reduction in noise levels compared to double glazing. There are acoustic glazing solutions available and again a reputable companies salesman will advise you of these in a full and informed way, so don't fall for this one, it's a fallacy!

#### For a sales team you can trust, choose Clearview

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