

Effective complaining

By Brenda Procter, M.S., state specialist and instructor, MU Personal Financial Planning Extension



At one time or another, most of us have a complaint about a product or service we have paid for. Resolving the situation with the seller can be a challenge. The following suggestions can help you improve your chances of getting a fair resolution to your complaint.

My purchase doesn't work as advertised – what can I do?

Your first step is to get organized! Before you pick up the phone or write a letter, get all of your information together so you can present a clear case. Gather receipts, recall and record conversations with sales clerks (using their names if you remember), gather any evidence you have that the products or service did not work as advertised and decide what a reasonable solution would be.

If you are unhappy with a product, the first thing to do is try to return it — hopefully with the receipt. Ask for a full refund or to exchange the product for one that meets your needs. Even if you do not have your receipt and the product does not

work, try to return it anyway. Call ahead of time to explain the problem.

If the sales clerk will not assist you or a service you paid for cannot be returned, do not give up. Ask to speak to a supervisor, or if one is not available, ask for the name and phone number of a superior. When you speak to a supervisor, stay calm, but be firm. Explain your situation again and present the solution you expect, using a pleasant tone, as if you are sure the supervisor will help you correct the problem.

If the supervisor has no authority to correct the problem, keep asking for superiors until you find someone with the power to help you. Keep detailed notes of the date, time and name of each person you talk to.

As you decide what an acceptable solution would be, look at your situation from the seller's point of view. If you consider a company's perspective along with your own, it may be easier to find a solution that is acceptable to both of you.

Follow up phone conversations with something in writing. It is often more effective to send a letter instead

of continuing to make phone calls. When preparing a complaint letter:

- Do some research and find a specific person to address in the letter (Mr. Bob Jones as opposed to Store Manager).
- Clearly display your name and contact information.
- Include all information regarding the situation including the purchase date of the product or service, the make/model of the item and your account number.
- Explain the problem specifically, make notes of specific people you talked to and when the conversations took place, and then follow with your reasonable solution. Try to keep your emotions out of it.
- State when you expect a resolution.
- Enclose copies of receipts or other pertinent information

Effective complaining

(always keep originals). It may help to carbon copy a local media or consumer group at the end of your letter or the Missouri attorney general's office (Consumer Protection Division; P.O. Box 899; Jefferson City, MO 65102).

- Keep a copy of the letter for your own records.

The seller still won't correct the problem – what now?

Unfortunately, you can't always resolve complaints through the usual channels of phone calls and letter writing. If you try those channels and still are not satisfied with your situation, consider some of the following alternatives:

- Find a local consumer group or action line that offers free consultation (check out consumerworld.org).

- Contact associations the seller belongs to.
- Contact a lawyer. This may involve high fees, so ask about fees up front and be sure it is worth it.
- Contact the Missouri attorney general's office at 800-392-8222.
- Sue in small claims court. Go online to mobar.org/da48a652-2eaa-4adb-b9f0-ae0007b77912.aspx for information about the process.
- Contact your local newspapers and radio stations to see if they would be interested in your case.
- If you paid for the item or service with a credit card, contact your card issuer to see what rights you have not to pay until the dispute is resolved. They will work with you to resolve it.

- Contact federal agencies. (Go to the Federal Trade Commission's Web site, ftc.gov — they have a wealth of consumer information!)
- See if there is a dispute resolution or mediation program in your area.
- Tell friends and family about your complaint. Negative word-of-mouth advertising may at least prevent others from having the same problem you are dealing with.

Finally, in your search for a solution to your consumer complaint, be persistent! Be prepared to repeat your complaint several times if necessary and don't give up until you have exhausted all of your options. Stay calm, pleasant and focused, and you're more likely to get what you want.