

- **Be sure you understand the terms before agreeing to use the service.**

Another alternative for problems involving relatively low amounts of money is Small Claims Court. It is not expensive to file a claim, and no attorney is required. Ask for information at your local district court or www.BucksCounty.gov. If you need an attorney, your state Bar Association may be able to refer you to one. You can locate your local Bar Association phone number online or in Bucks County call:

**Bucks County Bar Association
Lawyer Referral Service
1-888-991-9922**

Regulated Industry Complaint Contacts

Pennsylvania Department of Banking
(Regulates Banks Registered in PA)
1-800-722-2657
www.dobs.pa.gov

Comptroller of the Currency
(Regulates National Banks)
1-800-613-6743
www.occ.treas.gov

Office of Thrift Supervision
(Regulates Federal Savings/Loan Banks)
1-800-842-6929

Pennsylvania Department of Insurance
(Regulates Insurance Companies)
1-877-881-6388
www.ins.pa.gov

Pennsylvania Public Utility Commission
1-800-692-7380-Utility Terminations
1-800-781-1110-Utility Complaints
215-965-3721-Moving Company Issues
www.puc.pa.gov

READ UP, REACH OUT!

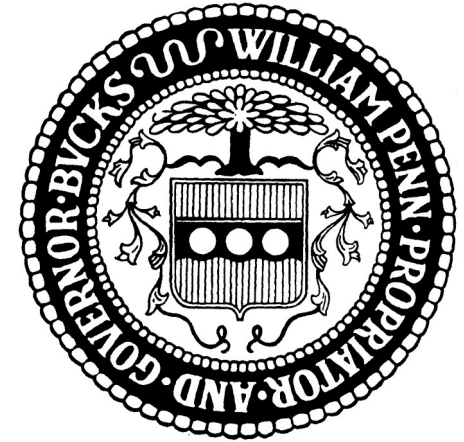
*Be an informed consumer.
To learn how to make well-informed
purchase decisions, avoid scams,
protect your personal information,
and file complaints, visit the
Bucks County Office of Consumer
Protection website at-
[www.BucksCounty.gov/
ConsumerProtection](http://www.BucksCounty.gov/ConsumerProtection)*

***The material in this brochure
is for informational purposes only.
It is meant to give you
general information
and not specific legal advice.***

**Provided as a public service by
The Bucks County Commissioners**

Ten Tips

**For Making Your
Complaint Count**



***County of Bucks
Department of
Consumer Protection /
Weights and Measures***

**55 E. Court St. 2nd Floor
Doylestown, PA 18901**

**215-348-6060
1-800-942-2669**

**[www.BucksCounty.gov/
ConsumerProtection](http://www.BucksCounty.gov/ConsumerProtection)**

CAN YOU COMPLAIN EFFECTIVELY?

Complaining effectively is often a difficult and emotional thing to do. Consumers should understand their rights and be willing to fight for the treatment they deserve. If a company fails to appropriately fulfill promises or meet reasonable expectations, the customer should know how to calmly but firmly convey this to the company and demand satisfaction.

The following are ten tips to help consumers take a deep breath, get organized, and increase chances of getting what they want.

- **Compose yourself.**

Even if you're very angry, it is important to be calm, cool, and collected.

You'll do a better job of explaining the situation, and the person you're dealing with will be more cooperative.

- **Get organized and tell your story.**

Gather all information related to the situation: advertisements, order forms, receipts, and account numbers. Make copies of the originals to send along as documentation. Writing your story as a narrative will help you organize your thoughts.

- **Know your rights.**

Depending on the problem, you may have the right to insist on a specific remedy. Ask your state or local consumer protection agency whether any particular rights apply to your situation. It may strengthen your position when you approach the business.

- **Get an expert opinion.**

Share your story with, for example, another mechanic or plumber to get his or her opinion on what happened.

- **Use your credit card dispute rights.**

If you charged something on a credit card and were billed for the wrong amount, the goods or services were never delivered, or you were misled about the offer, and you are unable to resolve the problem with the business, you have the right to tell your credit card issuer that you are not going to pay the charges.

- **Be polite but firm.**

Even if you disagree with what the company representative is saying, you will not get far by yelling, cursing, or being insulting, and you may make the problem worse. Treat the person you're dealing with as you would like to be treated. Don't threaten to discontinue business with the company. If you're not going to remain a customer, what motivation does the company have to try to satisfy you? But don't back down if you think you're right. Don't be intimidated into accepting something that is short of what you want.

- **Confirm the agreement.**

Congratulations! You've successfully resolved the problem. But if the solution won't happen right away; for instance, if you're promised that the next bill will be adjusted, it's a good idea to confirm the agreement in writing. Send a letter or an email thanking the person you dealt with and stating your understanding of how the matter will be resolved. Keep a copy of the correspondence for your records.

- **Get help if you can't resolve the problem.**

Your state or local consumer protection agency or the Better Business Bureau in your area can provide advice and may invite you to submit a complaint or refer you elsewhere. In some cases there might be specialized agencies to handle your complaint. For instance, complaints about banks could go to a state banking regulator, the Office of the Comptroller of the Currency, the Office of Thrift Supervision, or other agencies, depending on the type of bank involved. If the business is a member of an industry association, look into whether it handles consumer complaints against members. Private mediation and arbitration services can also help resolve disputes. Mediation is generally non-binding, while arbitration decisions are usually binding on one or both sides. A list of agency contacts is included at the end of these ten tips.