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CONSUMER COMPLAINTS

An Ounce of Prevention

An ounce of prevention can save you a pound of aggravation. Before making a purchase or signing a contract, ask questions. The following checklist will help you make a decision. If you are in doubt when answering any of these questions, shop elsewhere for goods or services.

• Does the advertiser promise more than the product can reasonably deliver? Beware of claims that seem too good to be true.

 Have you comparison shopped? A little time spent comparing prices and quality for goods and services often saves money and trouble.

 Have you asked about fees, services, qualifications, and licenses (if you are seeking professional assistance)?

 Have you checked consumer product testing magazines and other informative services to see how the experts rate the product you are considering?

 Do you feel you are being pushed too fast to buy or to sign a contract?

• Do you understand the contract and your full obligation—finance charges, total price, and what happens if you miss a payment or want to pay off in advance? If necessary, take the contract home or seek legal advice. Get any oral promises in writing.

• Is there a warranty? Does it cover parts and labor—and for how

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long? Where do you take the item for repair?

• What are the company's policies for handling complaints?

• Does the company give refunds?

Of course, even the most careful shoppers occasionally find themselves buying products that don't work right, services that don't serve well, and merchants and manufacturers who are less than enthusiastic about resolving difficulties. However, most businesses depend

on satisfied customers to stay in business. Reputable firms will make an honest effort to resolve problems, but you must let them know that a problem exists.

When consumer problems arise, don't sit back—take action!

A Pound of Cure

If you have problems with defective products, shoddy repairs or workmanship, or incompetent service, here's what you can do:

- Identify the problem and what you believe would be a fair settlement (i.e., your money back, a repair); have documentation to substantiate your complaint (i.e., sales receipt, repair order, warranty, cancelled check); documentation for products such as clothing, home furnishings, and appliances should also include information about maintenance, repair, and care the product has received.
- Go back to the person who sold you the item or performed the



service and calmly state the problem and what action you would like taken. If this person is not helpful, ask to see the supervisor or manager. Repeat the complaint. Most problems are resolved at this level; chances are yours will be, too. See below for basic rules in presenting a complaint.

• If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the president or the consumer official of the company. See page 3 for information to include in a complaint letter and for a sample letter.

Basic Rules for Presenting a Complaint

The rule	Instead of	You may say
Approach the other person in a friendly, non-threatening manner.	Seems that about all I get to do these days is bring my car down for you to work on and I'm getting tired of it! It's still under warranty, and I should not be having so much trouble with it. I suppose I'll have to write the manufacturer before I get results.	You know how often I've been into your garage recently so I hate to come again. Did you know the rumor is that I'm working there?
Briefly present your complaint at or near the beginning of your letter (or conversation) and clearly present evidence that justifies your position.	I use my car for work every day and my family uses it too. Last week I was on vacation and did that take oil! I don't know how much it cost, but it was expen- sive!	Unfortunately, my car continues to lose oil. Today, when I stopped for gas, the oil registered more than a quart low on the dipstick. This was after I had driven only about 250 miles.
Clearly state the corrective measures you believe should be made instead of hoping the other person will make an acceptable offer.	Seems like you ought to be able to do something. I've been to your place enough times for you to get it done. I don't want to have to buy another car, would you?	I would like to bring my car in this week, if possible, for you to find and stop the leak.
Approach the other person as one who is fair, helpful, and reputable in order to elicit such behavior.	Looks like you don't have anybody in your place that knows anything about cars, or else nobody bothers to look at it after I leave it. And, I certainly don't have time to hang around to see that somebody works on it.	I know you take pride in the work done at your garage and it bothers you that this oil problem con- tinues for no apparent reason.
Concede your possible mistakes and point out the other person's strengths.	I've had plenty of cars in my day and I've never had one that couldn't be fixed by a person who knew the business.	I'm sorry I couldn't leave the car overnight when I brought it in last week so you could have checked it more thoroughly.
To increase your chances of a favorable response, present a fair, honest, straightforward request that includes the other person's interest.	Looks to me like you ought to give me another car while your'e trying to get mine fixed. It's mighty inconvenient to go without one if you want it.	I know you want to locate and fix the problem as soon as possible. May I bring my car in tomorrow morning and leave it overnight, if necessary? I won't need the car for several days.

Writing A Complaint Letter

- If you need the president's name and address of the firm, check to see if the company has a local office. If so, call and ask for the name and address of its national president. If there is no local listing, Standard & Poor's Register of Corporations, Directors and Executives is a good reference that lists over 37,000 American business firms. The book is available in most libraries.
- If you have the name of the product, but don't know the manu-

facturer's name, check the *Thomas Registry*. This publication lists thousands of products and their manufacturers. This book is also available in many public libraries.

 Include your name, address, and home and work telephone numbers

• Type your letter, if possible. If it is handwritten, make sure it is neat and legible.

Make it brief and to the point.
 Include all pertinent facts (i.e., date of transaction, item involved, store) and what you believe would be a fair settlement of the problem. Attach documentation to

support your case; be sure to send copies, not originals!

• Remember, the person reading your letter is not personally responsible for your problem, but may be responsible for resolving it. Avoid writing a sarcastic, threatening, or angry letter; it may lessen your chances of getting the complaint resolved.

• Keep a copy of the letter for your records.

If you are not satisfied with the company's response to your letter or never receive a response, you may now wish to contact outside sources for help.

Your Address

Your City, State, Zip Code

Sample Complaint Letter

Appropriate Person Company Name Street Address City, State, Zip Code

Dear Company President:

Last week I purchased (or had repaired) a (name of product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because

Therefore, to solve the problem, I would appreciate your (here state the specific action you want). Enclosed are copies (copies—not originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Sincerely,

Your Name

State Your Purchase

Name Product and Serial or Model Number or Service

Include Date and Location of Purchase: Other Details

State Problem

Give History of the Problem

Ask for Satisfaction

Enclose Copies of All Documents

Ask for Action Within Reasonable Time

Include Your Address, Work and Home Phone Numbers

Keep copies of your letter and all related documents and information

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