

# The Consumer's Edge

Consumer Protection Division, Maryland Attorney General's Office

Issue # 95

## The Art of Complaining Effectively

You don't have to accept defective goods or poor services. When you're dissatisfied with a purchase, you need to tell the seller about it and ask for a refund or a replacement. Complaining gives the business the opportunity to correct the problem and keep you as a customer. However, complaining effectively often requires being calm, persistent and well-prepared.

*Ms. Smith bought a bicycle. Soon after, one of the hand brake levers broke. Ms. Smith brought the bicycle back to the store. The store replaced the brake lever, but soon it broke, too. Ms. Smith asked for a refund. The clerk said the store didn't give refunds, but it would exchange the bicycle for another one. Ms. Smith said she didn't trust that model anymore and the store didn't have any similar models. She asked to speak to a manager. The manager also refused to give her a refund, because "a policy is a policy." Remaining calm, Mr. Smith asked for the name and address of the store owner and the corporate headquarters. She wrote a letter explaining why she felt she deserved a refund and included a copy of her receipt and the repair work slip. The owner gave Ms. Smith a refund.*



Here are some tips to help you complain effectively:

**Keep records of purchases.** It's best to be prepared in case you have a problem with a purchase. Keep all documents relating to purchases, including sales receipts, manuals, repair orders, warranties, canceled checks, contracts, correspondence with the business, and ads describing the product. When making a major purchase, find out whom to contact and what to do if a problem arises.

**Report a problem right away.** Always let the seller know as soon as trouble starts, so there's no question about when the problem began. If possible, go back to the salesperson who sold you the item. Have a reasonable attitude and state exactly what you want—for example, a refund of your money. Many businesses may honor your request or offer alternatives, such as a store credit.

**Ask to speak to someone in authority.** If you're not satisfied, politely let the salesperson know you don't accept the offer and wish to pursue the matter further. You might ask, "Who else can I talk to?" Then, go up the chain of command, speaking with the next person who has authority to make a decision. If the seller is willing to look into your complaint, give him or her time to check with others and call you back.

**Stay calm.** It may be natural to become frustrated or angry if you have to tell your story more than once. But stay calm. Success often rests on your ability to remain reasonable and coolheaded throughout the process. If angry, you're more likely to present your case in a way that diverts attention away from the real issue. As long as someone in authority is willing to talk with you, it's not necessary to send a letter. But it is necessary to put your complaint in writing if you paid by credit card. You must

Though it took some effort, Ms. Smith got satisfaction. Why? Because she kept a cool head and kept going up the "chain of command" to get the result she was confident she deserved.

follow strict time limitations when requesting a charge-back from a credit card company. The procedures are explained on the back of your credit card statements.

**Be prepared and keep notes.** When you talk to the seller in person or on the phone, outline the points you want to make beforehand so you won't leave out anything important. Have copies of relevant documents at hand. Keep a log, documenting your efforts to resolve the problem. Note names of people you spoke with, dates, times, and outcomes. Write down the date the seller promised to get back to you.

**Send a complaint letter.** Putting your complaint "on the record" lets the company know you're serious about pursuing your grievance.

Address your letter to the general manager of the store, or in the case of large store, the manager of the department from which you made your purchase (for example, automotive or appliances).

Your typed or neatly written letter should contain copies (never originals) of relevant documents. As briefly as possible, describe:

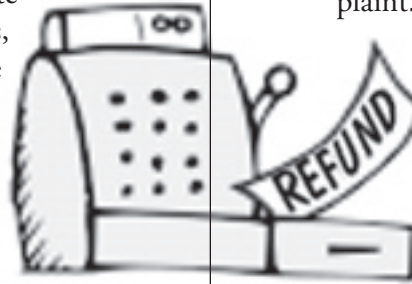
- What you want done (refund, credit, repair service, etc.)
- The transaction, including place and date of purchase and what you purchased.
- The item or service, including the model and serial number.
- The problem.
- Steps you've taken to resolve it.
- Service done and who performed it.
- How you can be reached, daytime and evenings.

You may wish to send the letter by certified mail, return receipt requested, so you can prove the company received the letter. After mailing, allow the merchant adequate time to respond before you take further action. Keep a copy for your file.

If the store refuses responsibility: If the company operates nationally or sells a national brand, check your records to see if it has a toll-free number or call 800 directory assistance (1-800-555-1212). Using toll-free telephone contacts with the company,

go up the chain of command. If your efforts fail, or if the company has no toll-free number, write a letter to "Consumer Affairs" or "Customer Relations" at its national headquarters. If you send copies to others, mention this in your letter.

If you receive no reply or an unsatisfactory response, contact the Consumer Protection Division at 410-528-8662 and we'll try to mediate your complaint. If we can't help you and the business reach an agreement, we can offer you information on other options, such as arbitration, going to small claims court, or hiring an attorney to sue the business.



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## Attorney General's Consumer Offices

Consumer Protection Division  
200 St. Paul Place, 16th Fl.  
Baltimore, MD 21202-2021

- General Consumer Complaints: 410-528-8662  
Toll-free: 1-888-743-0023  
TDD: 410-576-6372  
9 a.m. to 3 p.m. Monday-Friday
- Medical Billing Complaints: 410-528-1840  
9 a.m. to 4:30 p.m. Monday-Friday  
To appeal health plan claims decisions:  
Toll-free within Maryland 1-877-261-8807

### Branch Offices

- Cumberland  
301-722-2000  
9 a.m. to 12:00 p.m. 3rd Tuesdays
- Frederick  
301-600-1071  
9 a.m. to 1:00 p.m. 2nd and 4th Thursdays
- Hagerstown  
301-791-4780  
8:30 a.m. to 4:30 p.m. Monday-Friday
- Salisbury  
410-713-3620  
8:30 a.m. to 4:30 p.m. Monday-Friday
- Southern Maryland (Hughesville)  
301-274-4620  
Toll-free 1-866-366-8343  
9:30 a.m. to 2:30 p.m. Tuesdays

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