



## How to Complain Effectively

- See a personal financial counselor/educator at the Airman and Family Readiness Center (A&FRC) for guidance
- Save all purchase-related paperwork. Include copies (*do not send originals*) of receipts, repair orders, warranties, canceled checks, contracts, and any letters to or from the company.

### **If you have a problem:**

1. Contact the business. Start with the salesperson with whom you dealt or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their response in writing.
2. Contact the company president or a representative of the manufacturer. Use the sample complaint letter below. Send it by certified mail and request a return receipt.
3. Contact industry trade associations.
4. Contact local and state consumer advocates for further assistance. Do not give up until you are satisfied. Use the resource list on the *Sources of Help for Military Families* handout to locate consumer-protection contacts.

### **In correspondence:**

- Describe the purchase. Include the name of product and serial number.
- Include the date and place of purchase.
- State the problem. Give the history.
- Ask for specific actions. Include copies of documents.
- State how you can be reached.
- Allow time for action.
- Keep copies of all of your letters, faxes, emails, and related documents.



## SAMPLE COMPLAINT LETTER

Your Address  
Your City, State, ZIP Code  
Date

Name of Contact Person, if available  
Title, if available  
Company Name  
Consumer Complaint Division (**if you have no specific contact**)  
Street Address  
City, State, ZIP Code

Dear (**Contact Person**):

Re: (**account number, if applicable**)

On (**date**), I (**bought, leased, rented, or had repaired**) a (**name of the product, with serial or model number or service performed**) at (**location, date, and other important details of the transaction**).

Unfortunately, your product (**or service**) has not performed well (**or the service was inadequate**) because (**state the problem**). I am disappointed because (**explain the problem. For example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.**).

To resolve the problem, I would appreciate your (**state the specific action you want – money back, charge-card credit, repair, exchange, etc.**).

Enclosed are copies of my records (**include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents**).

I look forward to your reply and resolution to my problem and will wait until (**set a time limit**) before seeking help from a consumer-protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (**home and/or office numbers with area code**).

Sincerely,

(**Your Name**)

Enclosure(s)

