

HOW TO SOLVE YOUR PROBLEMS Sample Letters

If you have a complaint against a trader or a credit company you may need to send a letter. Before you write, make sure:

- You have read and understood the Consumer Action Pack.
- You have a valid complaint.
- You have the correct name and address of the trader or the credit company.
- You have **copies** of any documents, receipts, guarantees or reports which you may need to send with your letter.

Remember:

- Quote your reference or account number if you have one.
- Keep a copy of your letter.
- Don't send original documents.
- Send your letter by recorded delivery.
- Write as soon as you can.
- If you don't get a reply to your letter write again after a reasonable time, say 14 days

Here are six examples of letters which should help you to sort out your complaint.

Letter 1 - Faulty goods

The Owner
A.N. Other Furniture
Any Road
Anytown

Mr. A. Jones
1 Every Road
Anytown

21st November

0100 123 4567

Dear Sir/Madam,

Sale of Goods Act 1979 (as amended)

On 25th October, I bought a three piece suite from you for £750 which is faulty. The problems are:

1. One arm of the settee is loose
2. There are a number of nails sticking out of the chairs and settee
3. One of the cushions on the suite has flattened.

I complained about this to you the day after delivery and was told someone would call out. I have heard nothing since.

I wish to reject the goods and claim a replacement/refund.

Please respond to my complaint within 7 days.

Yours faithfully,

A. Jones

Letter 2 Poor services and faulty goods supplied as part of a service

The Owner
A.N. Other Windows
Any Road
Anytown

Mrs B. Smith
2 Every Road
Anytown

1st September

0100 123 4567

Dear Sir/Madam,

Supply of Goods and Services Act 1982 (as amended)

On 25th March, you fitted double glazing for £3,500 which I have now discovered is faulty.

The problems are:

1. The bathroom window will not close properly
2. The seals on the lounge windows have failed.

I complained about this to you four weeks ago. Someone came out to look at the problem but I have heard nothing since.

I wish to claim a free repair/replacement.

Please respond to my complaint within 7 days.

Yours faithfully,

B. Smith

Note: In Scotland, omit the reference to The Supply of Goods and Services Act 1982 in letters 2 and 4.

Letter 3 - Faulty goods bought on credit

The Company Secretary
U. Need Finance Ltd
The Tower
Bridge Road
Anytown

Mr. A. Jones
1 Every Road
Anytown

21st November

0100 123 4567

Dear Sirs,

Account No. 9876543

Sale of Goods Act 1979 (as amended)

On 25th October, I bought a three piece suite for £750 from A.N. Other Furniture, who arranged credit with you. I have discovered that the suite is faulty.

The problems are:

1. One arm of the settee is loose
2. There are a number of nails sticking out of the chairs and settee
3. One of the cushions on the suite has flattened.

I complained about this to A.N. Other Furniture, the day after delivery and was told someone would call out. I have heard nothing since.

I wish to reject the goods and claim a replacement/refund from you.

You have joint liability under Section 75 of the Consumer Credit Act 1974. Please respond to my complaint within 7 days.

Yours faithfully,

A. Jones

Letter 4 - Poor services etc. bought on credit

The Company Secretary
U. Need Finance Ltd
The Tower
Bridge Road
Anytown

Mrs B. Smith
2 Every Road
Anytown

1st September

0100 123 4567

Dear Sirs,

Account No. 12345

Supply of Goods and Services Act 1982 (as amended)

On 25th March, I bought double glazing for £3,500 from A.N. Other Windows, who arranged credit with you. I have discovered that the double glazing is faulty.

The problems are:

1. The bathroom window will not close properly
2. The seals on the lounge windows have failed

I complained about this to A.N. Other Windows four weeks ago. Someone came out to look at the problem but I have heard nothing since.

I wish to claim a free repair/replacement from you.

You have joint liability under Section 75 of the Consumer Credit Act 1974. Please respond to my complaint within 7 days.

Yours faithfully,

B. Smith

Letter 5 - Faulty goods bought on Hire Purchase

The Company Secretary
U. Need Finance Ltd
The Tower
Bridge Road
Anytown

Mr. A. Jones
1 Every Road
Anytown

9 February

0100 123 4567

Dear Sir/Madam,

Account No. 345678

Supply of Goods (Implied Terms) Act 1973 (as amended)

On 1 February, I entered into a Hire Purchase agreement with you to buy a used car.

The car was supplied by A N Other Motors to whom I have since reported the following problems:

1. The car has failed to start on numerous occasions.
2. There is an oil leak.

A N Other Motors have refused to do anything.

I understand that under the above legislation, it is your responsibility to resolve the matter.

Please respond to my complaint within 7 days.

Yours faithfully,

A. Jones

Letter 6 - Reminder/Final letter before court

The Owner
A.N. Other Furniture
Any Road
Anytown

Mr. A. Jones
1 Every Road
Anytown

17th December

0100 123 4567

Dear Sir/Madam,

I wrote to you on 21st November. I enclose a copy of that letter. I have not yet had a response.

I have given you reasonable opportunity to resolve my complaint. You have failed to do so.

Unless I hear from you within 7 days I will have to take court action. The costs of this action will be added to my claim.

Yours faithfully,

A. Jones