

EXPERT ADVICE

HOW TO... Complain like a pro



Do you know your consumer rights? Do you know

how to complain successfully so you get a refund? We're a nation of moaners – but only behind closed doors. Research shows 96 per cent of us don't complain after bad service, but blogger Jane Hawkes – known as Lady Janey – says this fuels poor service. **Here Jane, 44,** explains how to complain... and win!

Photos: Alamy/Getty

As I stood at the luxury spa reception, I was dripping with water and disappointment. I'd forked out £346.70 for a relaxing weekend of pampering with my husband — but I hadn't got what I'd been promised.

The staff on reception, in the bar and in the restaurant had been rude, the spa had been unclean in places, and the housekeeping hadn't been up to scratch.

As I checked out, my hair still wringing wet, the receptionist asked: 'How was your stay?'

This was the moment I could have smiled politely and said that everything was fine, like many people do.

But I thought: *Why spare their feelings?* 'Actually,' I said, 'a few things were disappointing.'

The receptionist listened as I listed my complaints and, after speaking to management, she offered me a free return visit with the promise of a better experience next time.

'Thank you,' I replied.

It felt good.

I was making the most of my money, while the business was learning something that could help improve its service.

It wasn't the first time I'd complained and received compensation or a refund.

Over the years, I'd voiced my opinion on all sorts, from quality of clothing and food, to experiences on flights and in hotels — but only when I thought it was warranted.

The way I saw it, I'd worked hard to earn my cash and when I didn't get good value, I piped up.

I wasn't a moaner, I was just realistic. And I'd saved thousands over the years

through legitimate complaints.

It all boiled down to one thing — I just didn't agree with mediocre service.

That's why I set up my blog, Lady Janey, writing from my home in Gloucestershire.

It's about fighting for excellent customer service, championing the best companies and challenging the worst. I want to help people voice their opinions so I give advice about complaining, how to get refunds, customer rights and making the most of money.

I also make sure I write about the companies who provide quality service, because that's just as important. We accept mediocrity and that's wrong. We need to get back to basics, where businesses want to impress their customers and we



don't settle for any less.

My motto is: *If it's not worth the money, don't pay for it.*

Here's how I can help YOU get the most for your money...

It's OK to complain

We need to change our attitude towards complaining. A lot of people find it an awkward or embarrassing thing to do, but there's nothing wrong with it. Businesses thank me for bringing up issues because when I speak out, things get fixed and their services improve. This benefits them in the long run and helps future customers, who deserve the best just like you do.

Any company worth its salt will appreciate your feedback. If you don't say anything, the problems will continue and they'll remain in their bubble, thinking everything is wonderful but secretly losing custom, while we also lose out on quality.

Do it the RIGHT way

It's not the complaint itself but the way it's delivered that can make all the difference. I've seen people on Twitter writing long rants to companies, full of swearing and insults. In fact, I've seen people do it in real life. Getting angry is never going to work. Complaints need to be constructive.

Remain calm, be clear and keep it short

and to the point. Stick to the facts instead of getting personal. Give evidence of dates, times and any people involved, such as staff you spoke to. Write, don't ring. And finally, always tell the business what you expect them to do about the problem — be it a refund, exchange or something else — and when you expect this resolution.

Know your rights

Sometimes, we need to refer to the law. Using the right terminology can really help your case.

Here are the most useful laws that protect consumer rights:

■ **Consumer Rights Act 2015** — Under this legislation, goods must be of satisfactory quality, as described, fit for purpose and last a reasonable length of time. A service must be carried out with due skill and care. For claims regarding purchases made before 1 October 2015, quote Sale of Goods Act 1979 (amended by Sale and Supply of Goods Act 1994).

■ **Consumer Protection Act 1987** — This gives you the right to claim compensation if a defective product causes death, damage or injury.

■ **Consumer Credit Act 1974** — This gives protection when you buy or borrow on credit.

How to avoid pitfalls

If possible, always pay in full or part-pay with a credit card if the amount is between £100-£30,000. This will ensure you are protected by Section 75 of the Consumer Credit Act 1974, as the credit card company is jointly and severally liable for the product or service which has been provided. If you go through Paypal or another third party, then Section 75 will not apply.

■ Make sure you read any terms and conditions associated with a product or service as closely as you can before making a purchase.

■ If you're concerned about the liquidity of a company, you can look them up for free on the Companies House website if they are registered.

■ You don't need to buy extended warranties. The Consumer Rights Act 2015 provides protection for up to six years after purchase if you experience specific issues.

■ Always obtain three quotes and references where possible when engaging the services of a trader.

■ Keep organised receipts.

■ Trust your gut feeling. If it doesn't feel right, then it probably isn't!

How to seek help

Knowledge is power! So arm yourself with as much information and advice as possible. These five websites give good advice on how to deal with consumer issues...

■ **Money Saving Expert** and **which.co.uk** — advice on how to deal with just about any kind of consumer issues you can think of. The sites are easy to navigate and there are useful letter templates to download.

■ **Citizens Advice** — free and confidential advice with financial, legal and consumer issues.

■ **Resolver** — free, independent issue resolution service.

■ **CEOemail.com** — search for and obtain contact details for CEOs of major companies and organisations.

■ For more info, visit ladyjaney.co.uk