



Save up to 74%  
Subscribe to Kiplinger



TAXES TAXES

PERSONAL FINANCE PERSONAL FINANCE

LIFE LIFE

BU

TRENDING

[Five Retirement Myths vs the Reality](#)

[Amazon vs Walmart: Who Has the Cheapest Pric](#)

[HOME](#) ► [PERSONAL-FINANCE](#) ► [CREDIT-DEBT](#)

# How to Complain and Get Results

Impersonal customer service makes it hard to get help. Here's the script for success.



Newsletter sign up

When you purchase through links on our site, we may earn an affiliate commission. [Here's how it works.](#)



BY [PATRICIA MERTZ ESSWEIN](#) LAST UPDATED 3 DAYS AGO IN [HOW-TO](#)

Taking a complaint to customer service can be maddening. No one wants to deal with endless phone trees, outsourced representatives working from inflexible scripts, automated responses or chatbots. “Despite saying they provide more ways than ever to contact them, companies are building fortresses around themselves so that no one has to interact with you,” says Christopher Elliott, of [Elliott Advocacy](#), a nonprofit consumer group.

To breach the walls and successfully resolve your complaint, says Elliott, you must use the three *p*'s: *patience*, *persistence* and *politeness*. Don't expect an instant fix, and give the company's complaint process time to work. Be prepared to tell your tale repeatedly, taking your complaint up the chain of command if necessary. And even if you're frustrated and furious, make nice. Being polite will help your complaint go to the top of the pile and get you a better response every time.

Here are steps you can take to get the results you want.

## Subscribe to *Kiplinger's Personal Finance*

Be a smarter, better informed investor.

**SAVE UP TO 74%**



## Sign up for Kiplinger's Free E-Newsletters

Profit and prosper with the best of expert advice on investing, taxes, retirement, personal finance and more - straight to your e-mail.

Profit and prosper with the best of expert advice - straight to your e-mail.

**SIGN UP**

**Document everything.** It's still called a paper trail, even though much of the information may be digital. For any product or service for which you pay a sizable sum, keep copies of your order confirmations, receipts, contracts, work orders, warranties, service agreements and billing statements.

If you opt to get a receipt by e-mail or text, make sure you receive it and file it. Before you dispose of product packaging, remove enclosed paperwork that may include a warranty and

customer-service phone number. Also remove the bar code, which you may need to obtain a replacement item, says Amy Schmitz, a law professor at the University of Missouri.

Keep copies of e-mails and take screenshots of online chats. In your first exchange with customer service, write down the reference number if one is assigned to your case.

Recording the call would be ideal. But if you can't, take notes, including the date, time, name of the person with whom you spoke, the substance of your conversation and any promises made.

**Make your point.** It pays to complain as soon as you know you have a problem. The more recent your experience, the greater the weight your complaint will carry. Plus, memories fade, records get buried, and staff changes, says Nelson Santiago, of [Consumer Action](#), a nonprofit consumer advocacy group.

A face-to-face visit with a local seller may quickly fix your problem. But if you're dealing with an online retailer or a corporate office, you usually must follow its complaint process.

**Go to the next level.** If you're not getting results, take your complaint up the corporate ladder. Ask a customer-service rep, "If you can't help me, who can I call or write who has the authority to help?" Visit company websites to search for contacts. If the obvious choice (such as "contact us" or "customer service") isn't helpful, try clicking on "about us," "terms and conditions" or "privacy statement." On the website of the [Better Business Bureau](#) or BBB, search by the company name and look for contact information for owners and executives under "Business Details." To bypass corporate phone trees, go to [www.gethuman.com](http://www.gethuman.com) and search by company for phone numbers and shortcuts to reach a real person.



(Image credit: Getty Images)

Elliott Advocacy posts the names and contact information of executives responsible for customer service at major companies. (If you can't find a company contact, you can ask Elliott Advocacy to do the research.) The organization recommends writing to the senior customer-service contact first and saving the CEO for later. It also goes to bat for consumers who can't resolve their problem with a business; the service is free as long as you are willing to share the details of your case on the website.

Keep all communication brief, professional and unemotional, says Santiago. Avoid including too much detail or shouting, which includes writing in all caps. Limit a letter to 250 words or four short paragraphs. Clearly state what you want, and keep your request reasonable. Ask yourself: What solution would be acceptable, even if it isn't ideal? Don't inflate your demands. For example, if you stayed five nights at a hotel and didn't have air conditioning for one night, you can't expect a refund for five nights.

Give the recipient a deadline to respond. Ten business days is a reasonable length of time, says Santiago. Let the business know that you'll pursue other available remedies if you don't

hear back by then. Mark the date on your calendar as a reminder when to follow up if you haven't heard back. Attach only copies or scans of relevant documents, not the originals. Send your letter by certified mail. (Go to [www.consumer-action.org](http://www.consumer-action.org) for a sample letter and e-mail and a free guide titled *How to Complain*.)

**Try social media.** Should you apply leverage by complaining on social media? It's worth a shot, especially if the company has recently experienced bad publicity and is worried about its reputation, says law professor Schmitz.

At a minimum, you may feel better by airing your complaint or commiserating with other aggrieved consumers. To avoid exposing yourself to accusations of defamation and a potential lawsuit, be completely honest, don't exaggerate and back up your assertions with documentation.

If your efforts don't get results, file your complaint with an intermediary that can assist or advise you, such as the BBB, Consumer Action or Elliott Advocacy.

As a last resort, you could sue a business in small-claims court. States set different rules and dollar limits (see [Nolo.com's 50-State Chart of Small Claims Court Dollar Limits](#)). However, many companies insert arbitration clauses in their contracts, which may require you to take a dispute to a third party for resolution rather than going to court.

## Who You Gonna Call?

If you've hit a wall with customer service, contact an intermediary. Some groups will intervene on your behalf; others collect complaints to spot trends and combat fraud for all consumers.

**State and local help.** Contact your state's consumer protection office or regulatory agency (search by state at [www.usa.gov/state-consumer](http://www.usa.gov/state-consumer)).

If you're dealing with a licensed professional or tradesperson, you can complain to the state or local licensing board with jurisdiction over the person.

If you think you've been the victim of fraud or deceptive practices, complain to your state's attorney general, your district attorney, or the fraud division of a local law enforcement

agency.

**Help from the feds.** Look for complaint strategies for specific categories of products and services with third-party contact information at [www.usa.gov/complaints-by-product](http://www.usa.gov/complaints-by-product).

At the federal level, you can [complain to the Consumer Financial Protection Bureau](#) about a financial product or service; the [Federal Communications Commission](#) about a telecom billing or service issue; the [Federal Trade Commission](#) about fraud or an unfair business practice; [Medicare](#) about your Medicare health plan or prescription-drug plan; and the [U.S. Securities and Exchange Commission](#) about problems with brokers, brokerage firms, investment advisers and other market participants.

## RELATED CONTENT

---

- [7 Online Side Hustles Worth Your Time, Including In Retirement](#)
  - [4 Simple Rules for Proper Email Etiquette](#)
  - [Going Freelance — What You Need to Know](#)
- 

## Get Kiplinger Today newsletter — free

Profit and prosper with the best of Kiplinger's advice on investing, taxes, retirement, personal finance and much more. Delivered daily. Enter your email in the box and click Sign Me Up.

SIGN ME UP

- ☐ Contact me with news and offers from other Future brands
- ☐ Receive email from us on behalf of our trusted partners or sponsors

By submitting your information you agree to the [Terms & Conditions](#) and [Privacy Policy](#) and are aged 16 or over.



Patricia Mertz Esswein



Contributing Writer, Kiplinger's Personal Finance

Esswein joined Kiplinger in May 1984 as director of special publications and managing editor of Kiplinger Books. In 2004, she began covering real estate for Kiplinger's Personal Finance, writing about the housing market, buying and selling a home, getting a mortgage, and home improvement. Prior to joining Kiplinger, Esswein wrote and edited for Empire Sports, a monthly magazine covering sports and recreation in upstate New York. She holds a BA degree from Gustavus Adolphus College, in St. Peter, Minn., and an MA in magazine journalism from the S.I. Newhouse School at Syracuse University.

---



[ABOUT US](#) [CONTACT FUTURE'S EXPERTS](#) [TERMS AND CONDITIONS](#) [PRIVACY POLICY](#)

[COOKIE POLICY](#) [ADVERTISE WITH US](#) [DO NOT SELL OR SHARE MY PERSONAL INFORMATION](#)

Kiplinger is part of Future US Inc, an international media group and leading digital publisher. **Visit our corporate site.**

© Future US, Inc. Full 7th Floor, 130 West 42nd Street, New York, NY 10036.