# File a Complaint with Third Parties

## Get the Help You Need

## Don't give up if you are not satisfied with the seller's response to your complaint. Once you have given the seller a reasonable amount of time to respond, consider filing a complaint with one or more of these outside organizations.

# [State or local consumer protection offices](http://www.usa.gov/directory/stateconsumer/index.shtml) – These government agencies mediate complaints, conduct investigations, and prosecute offenders of consumer laws.

# [Better Business Bureaus](http://www.usa.gov/directory/bbb/index.shtml) – This network of nonprofit organizations supported by local businesses tries to resolve buyer complaints against sellers. Records are kept on unresolved complaints as a source of information for the seller's future customers. The umbrella organization for the BBBs assists with complaints concerning the truthfulness of national advertising and helps settle disputes with automobile manufacturers through the BBB AUTO LINE program.

# Trade associations – Companies selling similar products or services often belong to an industry association that will help resolve problems between their members and consumers.

# [National consumer organizations](http://www.usa.gov/directory/consumerorgs/index.shtml) – Some of these organizations assist consumers with complaints. Others may be unable to help individuals but are interested in hearing about problems that may influence their education and advocacy efforts.

# State regulatory agencies that have jurisdiction over the business – For example, banking, securities, insurance, and utilities are regulated at the state level. State Weights and Measures Offices are concerned with accurate measures and counts of packaged goods. They also check the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxi meters and rental car odometers.

# State and local licensing agencies – Doctors, lawyers, home improvement contractors, auto repair shops, debt collectors, and childcare providers are required to register or be licensed. The board or agency that oversees this process may handle complaints and have the authority to take disciplinary action. Your state or local consumer protection office can help you identify the appropriate agency.

# Media programs – Local newspapers, radio stations, and television stations often have Action Lines or Hotline services that try to resolve consumer complaints they receive. To find these services, check with your local newspapers or broadcast stations.

# Consumer Product Safety Commission (CPSC) – Report a safety concern or incident with a consumer product at CPSC's website, [saferproducts.gov](http://www.saferproducts.gov/), even if you are able to contact the seller. Your report can help other consumers avoid unsafe products.

## Dispute Resolution Programs

# Some companies and industries offer programs to address disagreements between buyers and sellers. The auto industry has several of these programs. The National Association of Security Dealers offers a program designed to resolve investment-related disputes. Some small claims courts also offer a dispute resolution program as an alternative to a trial.

# Mediation, arbitration, and conciliation are three common types of dispute resolution. During mediation, both sides involved in the dispute meet with a neutral third party and create their own agreement jointly. Arbitration uses a different approach, the third party decides how to settle the problem. Request a copy of the rules of any program before making a decision to participate. You will want to know beforehand if the decision is binding. Some programs do not require both parties to accept the decision. Also ask whether participation in the program place any restrictions on your ability to take other legal action? The American Bar Association publishes a directory of state and local dispute resolution programs.

## Beware of Recovery Services

# A scam artist has taken your money. Don't be scammed again by a "recovery service" offering to get your money back for you. The service is just trying to take your last dime. There is no charge for filing a complaint with a government agency.

# 

# 