

CONSUMER ADVICE

Consumers' Association Campaigns

Consumers' Association, publishers of Which?, campaigns on key issues for consumers today e.g. food, health, personal finance, retail and competition. There is comprehensive information about current campaigns on their website.

Which?, Castlemead, Gascoyne Way, Hertford SG14 1LH
0845 307 4000 or 01992 822800
Email: which@which.co.uk
Website: www.which.net/campaigns

Consumer Direct

This is a government-backed service from the Department of Trade and Industry. It provides clear, practical advice on a wide range of consumer issues e.g. bill queries and warranty disputes to faulty and dangerous goods and poor workmanship. The information is normally enough to help you solve the issue on your own. Consumer Direct doesn't get involved with third parties but it does work in partnership with Trading Standards. The information you provide will enable them to target the most serious cases and, if necessary, intervene on your behalf. A translation service is available in many languages. The advice is free- the only cost is the telephone call charge. This is a local call rate for BT customers, but call charges from other networks and mobile phone networks may vary.

08454 04 05 06 8am to 6.30pm Monday to Friday, 9am to 1pm, Saturday (not bank or public holidays)
0845 128 1384 Textphone
www.consumerdirect.gov.uk

Ombudsmen and Consumer Watchdogs

Ombudsmen will not normally consider your complaint unless you have first tried the internal complaints procedures of the member organisation. If you get no response or are not satisfied with the response, then contact the relevant Ombudsman. All the websites mentioned in this section contain general useful information for consumers of the services mentioned, not just information on how to make complaints.

Advertising Standards Authority (ASA)

This is not an Ombudsman Service. Its aim is to keep advertising legal, decent, honest and truthful. It judges advertisements, direct marketing and sales promotions against a set of Codes. You can complain to the ASA if you think there is something wrong with an advertisement you have seen or heard; have difficulty getting goods or a refund for items bought by mail order or through television shopping channels; want to stop direct mail from companies sent either by post, fax, text message or email. You can check on the website whether the ASA is the right body to handle your complaint. If it is, you can complete an online complaints form. Email them only if you have a query that is not answered on the website.

Mid City Place, 71 High Holborn, London WC1V 6QT
020 7492 2222 Textphone: 020 7242 8159
Email: enquiries@asa.org.uk
Website: www.asa.org.uk

Banking complaints – see Financial Ombudsman Service.

Barristers - see Legal Services Ombudsman if you have not been able to get satisfaction from the General Council of the Bar, the professional body that deals with complaints against barristers (020 7242 0082 or www.barcouncil.org.uk)

Building society complaints – see Financial Ombudsman Service.

Consumer Council for Water

There are 9 regional Consumer Councils monitoring the service of local water and sewerage companies and dealing with customer complaints which the water company has failed to resolve. You should contact the Consumer Council for Water, not Ofwat (which is the economic regulator for water and sewerage. Harlow residents should first complain to Three Valleys Water (01707 268 111 or www.3valleys.co.uk). If you are not happy with the response, contact:

Consumer Council for Water Thames, Fourth Floor South, High Holborn House, 52/54 High Holborn, London WC1V 6RL

08457 581 658 Fax: 0207 831 4850

Email: thames@ccwater.org.uk

Website: www.ccwater.org.uk

Department of Work and Pensions– see Parliamentary Ombudsman

Electricity – see Energywatch entry below.

Energywatch

This has taken over responsibility for complaints from Ofgem. You can obtain an official complaints form from the website or the Helpline.

0845 906 0708 For the Talktype service, first enter 18001

Email: enquiries@energywatch.org.uk

Website: www.energywatch.org.uk

Essex County Council – see Local Government Ombudsman

Estate agents (Ombudsman for)

4 Bridge Street, Salisbury, Wiltshire SP1 2LX

01722 333306 Fax: 01722 332296

Email: admin@oea.co.uk

Website: www.oea.co.uk

European Ombudsman

1, Avenue du Président Robert Schuman, B.P. 403, F-67001 Strasbourg Cedex, France

00 33 388 172313 Fax: 00 33 388 179062

Email: euro-ombudsman@europarl.eu.int

Website: www.euro-ombudsman.eu.int

Financial Ombudsman Service

They may be able to help if you have a financial complaint you cannot sort out with your bank, building society, financial advisor, friendly society or credit union, insurance firm, investment firm, mortgage firm, stockbroker or unit trust company. They can help with most financial complaints about banking services, credit cards, endowment policies, financial and investment advice, insurance policies, investment and fund management, life assurance, mortgages, personal pension plans, saving plans and accounts, stocks and shares, unit trusts and income bonds.

You need to complete an official complaint form which you can download from the website or get by phoning the Helpline. The details are on the next page.

South Quay Plaza, 183 Marsh Wall, London E14 9SR

0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Gas - see Energywatch

Harlow Council – see Local Government Ombudsman

Health Service Ombudsman – see Parliamentary Ombudsman. The entries on the Patient Advice and Liaison Service (PALS) NHS or POhWER ICAS (Essex) in the HEALTH SERVICES NHS SECTION may also help.

HM Revenue and Customs – see Parliamentary Ombudsman.

Housing Ombudsman Service

This service covers all registered social landlords by law, but not public housing landlords. Council tenants or applicants for council housing must complain to the Local Government Ombudsman instead. Some private landlords and management agencies have chosen to belong to the Housing Ombudsman Service. You need to complete an official complaint form, which you can request by phone or email or get on the website.

Norman House, 105-109 Strand, London WC2R 0AA

08457 125 973 Minicom: 020 7240 6776

Email: ombudsman@ihos.org.uk

Website: www.ihos.org.uk

Insurance – see Financial Ombudsman Service.

Jobcentre Plus – see Parliamentary Ombudsman.

Legal Executives - see Legal Services Ombudsman if you have not been able to get satisfaction from the Institute of Legal Executives, the professional body that deals with complaints (01234 841000 or www.ilex.org.uk).

Legal Services Ombudsman, Office of the (OLSO)

This Service investigates complaints about barristers, legal executives, licensed conveyancers, patent agents and solicitors.

OLSO, 3rd Floor, Sunlight House, Quay Street, Manchester M3 3JZ

0845 601 0794 Fax: 0161 832 5446

Email: lso@olso.gsi.org.uk

Website: www.olso.org

Licensed Conveyancers - - see Legal Services Ombudsman if you have not been able to get satisfaction from the Council for Licensed Conveyancers, the professional body that deals with complaints (01245 349599 or www.theclc.gov.uk)

Local Government Ombudsman

Harlow Council produces a leaflet “Complaint about the Council?” explaining what the Local Government Ombudsman can investigate. You can get this leaflet, which contains an official complaint form, from the Contact Centre (01279 446655) or the Advice Centre (01279 446622).

10th Floor, Millbank Tower, Millbank, London SW1P 4QP
020 7217 4620 Fax: 020 7217 4621
0845 602 1983 Advice Line 9 a.m. to 4.30 p.m. weekdays
Website: www.lgo.org.uk

Mortgage providers – see Financial Ombudsman Service.

Ofcom

This is not an Ombudsman Service but a government organisation that regulates communications providers. However, it will handle consumer problems with landline or mobile phones or your internet service (see also Telecommunications Ombudsman). Ofcom also handles viewer and listener complaints about programmes on TV/Radio, advertising and sponsorship on TV/Radio, availability of digital TV/Radio and interference and reception problems with TV/Radio.

020 7981 3040 Textphone: 020 7981 3043
Email: via the website
Website: www.ofcom.org.uk

Otelo – see Telecommunications Ombudsman.

Parliamentary and Health Service Ombudsman

This service investigates complaints about central government departments and agencies (including Jobcentre Plus, the Department of Work and Pensions, HM Revenue and Customs) and certain other organisations. For a full list, look on the website or phone the helpline.

It can also look into complaints made by or on behalf of people who have suffered because of unsatisfactory treatment or service by the National Health Service (NHS). It can look into complaints against private health providers only if the NHS funded the treatment. It can also investigate complaints about other services provided on behalf of the NHS.

Millbank Tower, Millbank, London SW1P 4QP
0845 015 4033 Textphone: 020 7217 4066
Email: phso.enquiries@ombudsman.org.uk
Website: www.ombudsman.org.uk

Pensions Ombudsman

This service investigates complaints by members of pension schemes, including people who have left a scheme, prospective members and dependants of a deceased member of a scheme. It cannot investigate problems with state pensions or state benefits.

11, Belgrave Road, London SW1V 1RB
020 7834 9144 Fax: 020 7821 0065
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

Postwatch

This is the consumer watchdog for Parcelforce, Post Office Counters, Royal Mail and other postal providers. It helps business and domestic customers. It has special interests in supporting customers who are disabled or chronically ill, pensioners, on low incomes or living in rural areas. Complaints can be made online or by contacting the complaints hotline. People living in areas covered by the CM postcode should contact:

Postwatch East of England, The Old Chapel, Butchers Row, Ely, Cambs
CB7 4NA

0845 601 3265 Fax: 01353 653049
Email: east@postwatch.co.uk
Website: www.postwatch.co.uk

Prisons and Probation Ombudsman

This service investigates complaints from prisoners and those subject to probation supervision or those upon whom reports have been written. It also investigates all deaths of prisoners and residents of probation hostels and immigration detention centres.

Ashley House, 2 Monck Street, London SW1P 2BQ
0845 010 7938 Fax: 020 7035 2860
Email: mail@ppo.gsi.gov.uk
Website: www.ppo.gov.uk

Solicitors - see Legal Services Ombudsman if you have not been able to get satisfaction from the Law Society, the professional body that deals with complaints against solicitors. (0845 608 6565 or www.lawsociety.org.uk)

Telecommunications Ombudsman, Office of the (Otel)

They can consider complaints about public communication providers who are members of Otel. Members include 96% of the fixed line telephone market, over 55% of the mobile telephone market and 33% of the internet service market.

Otel, PO Box 730, Warrington WA4 6AW
0845 050 1614 Textphone: 0845 051 1513
Email: enquiries@otelo.org.uk
Website: www.otelo.org.uk

Water/sewerage services – see Consumer Council for Water.

Trading Standards (Essex County Council)

This organisation works in partnership with Consumer Direct to provide advice and assistance to help to resolve problems with goods and services purchased. Advice can cover general consumer advice, weights and measures, safety of goods, credit agreements, content or quality of food plus animal health and welfare.

2 Beaufort Road, Dukes Park Industrial Estate, Chelmsford CM2 9PS
08454 04 05 06 Consumer advice
0845 603 7626 Business and general enquiries
Email (consumers) www.consumerdirect.gov.uk
Email: (business) tradingstandards@essexcc.gov.uk

UK European Consumer Centre (UK ECC)

It provides specialist help for UK consumers with complaints about traders based in Europe. It specialises in issues relating to online shopping, internet auctions, flights, holiday clubs, scams, banking and mobile roaming.

08456 04 05 03
Website: www.ukecc.net