

How To Raise a Consumer Complaint - #Protips and Guidelines To Make Effective Complaints That Get Heard

Have you, as a customer, received a bad product, faced billing and quality issues and been frustrated at the lack of response to your angry complaint? While there is no antidote to companies that don't care or have a poor grievance redress mechanism, it is also possible that the structure of your complaint was the issue.

Writing an effective complaint is key to getting heard. At Moneylife Foundation, <https://www.mlfoundation.in/> with over a decade of complaint handling, we had discovered that complaints that are ignored, are often badly drafted. This article is in response to a reader who wrote in requesting us to share tips, guidelines and templates for writing effective complaints.

For starters, it is best to check before you buy a product or service from a private entity whether the seller had a returns policy, a customer service number/email and is even willing to listen. Next, ensure that you file your complaint or raise a dispute within the prescribed deadline.

In terms of process, people prefer to make calls to the customer service helplines. We are not in favour of this, unless it is the company calling you back to understand an issue. An online chat that can be saved or an email creates a clear trail that is useful if the dispute has to be escalated to an ombudsman or consumer court. Moreover, most banks and companies today use 1860 numbers, which means that you are paying premium call rates for the privilege of being heard. On the other hand, written communication, especially email, creates a very clear trail with date and time, including a lack of response if you need to send reminders.

So here is a list of dos and don'ts for filing a complaint.

Where To File a Complaint:

- a) Communicate with the company if it has a customer service email. If you fail to get a response, look for an escalated forum.

- b) For instance, every financial service or utility has its own complaint forum and often an ombudsman for further escalation. The capital market has [SCORES](#), stock exchange and depositories have a clearly laid out complaint mechanism with escalation to the Securities and Exchange Board of India (SEBI). The Reserve Bank of India (RBI) also had a centralised complaint mechanism, in addition to those available on every bank's website. You can find details on the [RBI website here](#). The Insurance Regulatory Development Authority of India (IRDAI) had a clear grievance redress process (see here https://www.irdai.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo225&mid=14.2) and so does the Pension Fund Regulatory and Development Authority (PFRDA) <https://www.pfrda.org.in/index1.cshtml?lsid=177>. RBI, IRDAI and PFRDA all have an ombudsman scheme for escalated complaint handling.
- c) For all other complaints there is the [national consumer helpline](#), call 1915 or connect to the centralized public grievance redress and monitoring system better known as [pgportal](#).

How To File a Complaint:

1. Present a brief summary of the problem and the solution that you are looking for in four to five clear paragraphs or approximately 500 words. Ensure a crisp subject line and at the top of the page and use the same one for all follow-ups and reminders.
2. Do not rant or abuse. Being clear and very polite always gets a better reception. You would be surprised how many people are ignored because of the brusque and entitled tone with instructions to read through long email trails without even a line to explain the issue.
3. Do not attach a bunch of documents in the first email. Just list the facts, details or numbers that are relevant (account numbers, customer number, specific dates, amounts, schemes, etc). Specific documents can be provided when asked for.
4. If you are complaining to a specific regulator, do not use a scatter gun approach and mark copies of the letter to 30 others including unrelated officials, ministries, the prime minister's office and sundry journalists. Unless you raise the issue with a specific person, you can rest

assured that everybody copied on the mail will ignore it. Addressing the right person directly and courteously with clear details usually gets a response.

5. If your initial complaints do not work and you want to seek the help of an NGO, do take the effort of understanding their processes and follow them. Do not spam the NGO endlessly by copying them or blind copying them and expect results. Approach an NGO only if the official grievance redress channels have failed.

6. Social media is a good way to attract immediate attention of a company. Here too, unless the posts are well-composed and gain traction (in the forms of likes and re-tweets by people with plenty of followers) it will be ignored. So make the effort to compose an interesting thread which is of larger interest and not specific to you. Randomly spamming the timelines of people with more followers, ministers, regulators and others is not always effective. In fact, it is more likely to get you blocked or muted.

7. When all this fails, you may need to approach a consumer forum or court, which can be time consuming and has mixed results. Be aware that in such cases, NGOs can only offer guidance and support; you will need to fight your own battles or hire a lawyer.

Grievance redress in India is typically a low priority since people are not united, do not get together to strengthen consumer forums to fight for their rights. Most people realise this only when they face an issue.

Here Is a Template To Help You Draft Your Complaint:

Your name

Your address

City, Pincode

Optional: Email address

Today's date

Name of recipient

Title, Company Name,

Company address

City, Pincode

Subject: Crisp header to explain the issue

Dear ABC,

Short introduction paragraph: Provide details about the product or service that is the subject of the complaint. Include dates, location, specifics, invoice and payment details about the item or service. If there is an account number, provide the number (be careful with bank account numbers and credit card numbers).

State the issue with the item or service. Provide details about the cause. This may include malfunction, billing issue, details that were not disclosed, etc.

Indicate how you would like them to resolve the problem. Provide specifics about what you are seeking. This may include reimbursement, replacement, repair, etc.

Indicate you are including copies of the transaction documents, receipt copies, warranties, serial numbers, etc.

Indicate you look forward to their reply within a specific time period (say 2 weeks). Indicate you will wait until then before pursuing other options such as legal counsel or approaching consumer forums.

Indicate they can contact you about the issue and provide a contact number.

Best,

Sign here

Typed name