



Complaint checklist

Five steps to a stronger complaint.

- 1 Gather your evidence.** Receipts, order numbers, screenshots, emails, photos, and notes of phone calls (date, time, name).
- 2 Write it down.** Say what happened, in date order. Say what you want (refund, repair, replacement, apology). Give a fair deadline: 14 days.
- 3 Send it in a way you can prove.** Email or the company's form with a saved copy. Recorded delivery for post. Ask for a complaint reference.
- 4 Follow up.** If there is no answer by your deadline, send a short reminder. Ask for a final response if you are stuck.
- 5 Escalate.** Use the free ombudsman or ADR scheme. Consider Section 75 or a chargeback if you paid by card. Small claims is a last resort.

Typical waiting times before you can escalate

Type of complaint	Usual wait
Banks, cards, loans, insurance	Up to 8 weeks (then 6 months to go to the Financial Ombudsman Service after a final response)
Energy	8 weeks, or a deadlock letter
Phone and broadband	6 weeks, or a deadlock letter
Airlines	Usually 8 weeks, or a final response

Do not send card numbers, passwords or full ID documents to anyone you do not trust.