

Where to go for help

We're sorry, but due to lack of resources, NCF is unfortunately unable to help you with complaints about goods or services that you've bought. But there are a number of organisations and helplines that you could try, so have a look at these possibilities.

England and Wales:

Citizens Advice: <https://citizensadvice.org.uk>

Telephone 0808 223 1144; Welsh language 080822331144

Scotland:

Advice Direct Scotland <https://www.advice.scot/>

Telephone 0808 164 6000

Northern Ireland:

Consumerline <https://www.nidirect.gov.uk/contacts/contacts-az/consumerline>

Telephone 0300 123 6262

Your local Citizens Advice Bureau may be able to help you, but if you go online to Citizens Advice, you can fill in one of their online forms to get feedback about your complaint. They also provide extensive information about what to do when something goes wrong with a purchase. If you phone, you should be able to talk to an adviser, though the lines may well be busy and you'd have to wait to get through. What Citizens Advice **can't** do is to make a complaint or take action on your behalf.

Scams: If you need advice specifically about scams, you can consult the organisations listed – but if you want to **report** scams, then contact Action Fraud on 0300 123 2040 for England and Wales and Northern Ireland, or the police in Scotland.

The Ombudsman service

There are several Ombudsmen, covering many potential problem areas. The private group covers consumer complaints, the internet, transport and finance; the public group Government organisations, local councils and public services. The Ombudsmen recommend that before approaching them you lodge a formal complaint with the provider of the goods or service, you negotiate with that provider to resolve your complaint and only contact the relevant Ombudsman once you have not received a satisfactory response within 8 weeks.

Contact <http://www.ombudsman-services.org>

Resolver

This is a relatively new free service which claims to serve consumers, businesses, regulators and Government. While it collects and publishes data on different kinds of complaint, it guarantees not to reveal individual details. Resolver offers a free online tool to facilitate making and recording complaints.

Contact <https://www.resolvergroup.com>

Which?

If you are a member of the Consumers' Association, publishers of *Which?* then you can get information about refunds, repairs and making a complaint from them.

Contact: <https://www.which.co.uk>

Financial advice

You can get free, independent help from the Money Advice Service

Contact <https://www.moneyadviceservice.org.uk>

Local Trading Standards Departments

You may contact these – but they will only take action if there has been a breach of criminal law.