



For Consumers

Letter of Complaint and Request for a Refund

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'Template Letter'

(If you have paid for the item, or service, using a credit card, or using a finance company, you may also have claim under Section 75 of Consumer Credit Act 1975)

[Your Name and Address]

[Company/supplier's address]

[By First Class Post/ Signed For Delivery/ Email]

[Date]

'Letter Before Action and Letter of Complaint'

Dear Sir/ Madam,

Re: Claim for breach of written contract and request for refund of [£price]

1. This letter is raising a formal complaint against the **[Company]** and should be brought to the attention of the Complaints Department, or to the Director of the **[Company]**.
2. Also, this letter should be treated as a Letter Before Action sent to the **[Company]** in accordance with paragraph 6 of the Practice Direction and Pre Action Protocol contained within the Civil Procedure Rules 1998. I suggest you seek independent legal advice.

Background

3. On **[date]**, I **[bought/placed an order for/ agreed for a service to be provided]** a **[item]** and received it on **[date]**. I paid the total sum of **[£price]**.
4. I refer you to the **[Receipt/ Delivery Note/ Purchase Order/ Contract]** which confirms the name of the parties and all the express terms of the contract.
5. I have discovered that the **[item/ service provided]** has the following issues:
 - a) **[bullet point all the issues complained of with the good(s) and/ or service provided with as much detail as possible]**.
 - b) I seek to rely upon the **[photographs/ document/ repair invoice]** which evidences the poor quality of the **[good or service]**.
6. The Consumer Rights Act 2015 makes it an implied term of the contract that:
 - a) **[goods sold are as described, fit for purpose and of satisfactory quality.] OR**

b) [a service should be performed with reasonable care and skill, and performed within a reasonable time]

Request For A Refund For Goods [delete accordingly]

7. For the above reasons, you are in breach of the contract for goods, and I am rejecting the [item] and request that you refund the sum paid to you of [£price].
8. I also require you to confirm whether you will arrange for the [item] to be collected or you will reimburse me for the cost of returning it to [Company].

Request For a Refund For A Service [delete accordingly]

9. For the above reasons, you are in breach of the contract to provide a service, I am requesting you either redo the inadequate service and rectify the mistakes, or perform the whole service again, with reasonable care and skill, at no extra cost to myself.
10. If (a) the repeat performance of the service by [Company] is impossible, (b) or you cannot rectify the poor service within a reasonable time, (c) or you cannot rectify the poor service without causing significant inconvenience to me, I will be seeking a price reduction from the contract price of [£price]. The above figure is how much it will cost me to find a third party to rectify your poor service. Plus I will be seeking compensation between £100 and £300 for the stress and inconvenience caused to me by [Company].

Conclusion

11. I have now set out the crux of the dispute and summarised the allegations in relation to the breach of contract **[with supportive photographs]**.
12. If I do not receive your satisfactory proposals for settlement of my claim, within 14 days from the date of this letter, I intend to issue a claim against you in the county court without further reference to you.
13. Alternatively, you now have 8 weeks to investigate the complaint. If the complaint is not resolved satisfactorily, then I will raise a formal complaint to the respective Ombudsman who will investigate the matter.

I look forward to hearing from you acknowledging receipt of this letter and confirming the name, contact details and the department who will be dealing with my complaint.

Yours faithfully,

[Your Full name]

[Email address]

[Telephone Number]

