# Got a Problem with a Product? Make Your Voice Heard.

- 1) If products that we use are unsafe, unreliable, or ineffective, it's important that we as consumers speak up! US PIRG has successfully fought for a number of online complaint systems and public databases to give consumers an avenue to make their voices heard when they have been wronged and to learn about other consumers' experiences when shopping for products and services. Check out these tips to be a safe and savvy consumer.
- 2) There are a number of government agencies responsible for making sure that ordinary Americans have safe, reliable products and services to use.

  From cars to bank accounts to pacemakers, the products we use are regulated to ensure that what's available on the market works.
- 3) When a consumer files a complaint through one of these databases, it could lead to a refund or repair, other non-monetary relief, or a deserved explanation. Whether or not the consumer receives the outcome he or she was hoping when filing the complaint, putting that information into the database is a useful tool for regulators and other consumers. Regulators can spot trends and identify key issues that could lead to a change in regulation, product recall, or penalty to a negligent company. Other consumers can use that information when shopping. Smart companies will aim to stay out of a public complaint database by providing better goods and services, and responding quickly when issues arise.

## 4) Use the links below to report your issue to the Consumer Financial Protection Bureau:

For problems with **financial products and services**, as highlighted in the U.S. PIRG Education Fund's report "Big Banks, Big Complaints", you can file a complaint with the Consumer Financial Protection Bureau at <a href="www.consumerfinance.gov/complaint">www.consumerfinance.gov/complaint</a>. Their public database has been available since 2011 and is growing in usefulness daily as more and more complaints, and more complaint categories, are added. You can view and study the database here: <a href="www.consumerfinance.gov/complaintdatabase/">www.consumerfinance.gov/complaintdatabase/</a> If another regulator is more appropriate for your complaint, the CFPB will forward it for you. It's taking complaints about bank accounts, private student loans, credit cards, credit reporting, debt collection, mortgages, money transfers, and vehicle or consumer loans.

### 5) Use the links below to report your issue to the Consumer Product Safety Commission:

For issues related to consumer products such as **unsafe clothing**, **cribs**, **household appliances**, **electronics**, **or toys** as highlighted in the U.S. PIRG Education Fund's annual "<u>Trouble in Toyland</u>" report, you can file a complaint with the Consumer Product Safety Commission at <u>www.saferproducts.gov</u>. Their searchable, public database has been online since 2011 and includes detailed information on individual complaints.

#### 6) Use the links below to report your issue to the National Highway Traffic Safety Administration:

For complaints related to cars and trucks, including tires, other car parts, and children's car safety seats, you can file a complaint with the National Highway Traffic Safety Administration at <a href="https://www.safercar.gov">www.safercar.gov</a>. This searchable, public database has been available since 1994 and contains detailed information on both individual complaints and recalls. You can enter your car make and model and get a list of complaints, recalls or both.

#### 7) Use the links below to report your issue to the Department of Transportation's Aviation Consumer Protection Division:

Complaints about **airport or airline** service should be directed to the Department of Transportation's Aviation Consumer Protection Division

at <a href="http://www.dot.gov/airconsumer/air-travel-complaint-comment-form">http://www.dot.gov/airconsumer/air-travel-complaint-comment-form</a>. While the DOT does not maintain a searchable database of complaints, it does publish monthly reports on complaint data, which are available at <a href="http://www.dot.gov/airconsumer/air-travel-consumer-reports">http://www.dot.gov/airconsumer/air-travel-consumer-reports</a>.