JUSTLY - GUERNSEY

Dispute a Charge from a Service Provider

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Justly Flow Guide for: **"I Want to Dispute a Charge from a Service Provider"**

Whether it's a utility bill, internet charge, or a service you didn't agree to, you have the right to challenge unfair or incorrect charges. This guide helps you navigate the process step-by-step with confidence.

Step 1: Stay Calm and Collect the Facts

Before you contact anyone, get clear on:

- Who charged you? (Name of the company)
- What was the charge for? (Service or item)
- When did it happen?
- How much is being disputed?
- Check: Did you agree to it? Was the service delivered as promised?

Gather the contract, invoice, receipt, or emails confirming terms of service.

Step 2: Contact the Provider — Formally

Write to the service provider (or email, if that's their standard contact method) and:

- Clearly state you are disputing a charge
- Explain why (e.g., not agreed, overcharged, not delivered)
- Include supporting evidence (screenshots, receipts, communications)
- Request a written explanation or correction within a specific timeframe (e.g., 10 working days)

Do not pay the disputed amount if you can avoid it — but don't ignore other bills if bundled.

Step 3: Follow Up by Phone (If Needed)

If they don't respond in writing or the response is vague:

- Call the company and ask for the complaints or billing resolution department
- Keep a note of the call: who you spoke to, what was said, what they promised
- Ask for a written summary of any outcome discussed

Step 4: Escalate the Complaint (If Needed)

If you're not satisfied with the outcome:

- Ask for the matter to be reviewed by a manager or formal complaints handler
- Refer to their complaints policy (usually found online)
- Let them know you are prepared to escalate to an ombudsman or legal route if needed

Step 5: Explore Formal Avenues

If the issue isn't resolved fairly:

Option A: Alternative Dispute Resolution (ADR)

- Many regulated industries (e.g., telecoms, energy, financial services) must offer access to an ombudsman
- Check if the provider is part of a UK or Channel Islands scheme
- File a free ADR complaint with full documentation

Option B: Small Claims Court (Petty Debts Court in Guernsey)

- If the amount is modest and ADR isn't available
- You can apply to recover money using summary debt recovery
- Justly can help you prepare documents and understand procedure

Step 6: Protect Your Position

While the matter is unresolved:

- Keep records of all communication
- Pay unrelated charges to avoid disconnection or default
- Note that some disputes should not affect your credit until resolved

If they threaten collection or penalties while the dispute is ongoing, Justly can help you push back and seek appropriate intervention.

Justly Can Help You:

- Draft a complaint letter
- Review the charge terms and conditions
- Find the right ombudsman or regulator
- Prepare for court (if required)
- Track communications and deadlines