



Depending on the nature of your complaint, you may want to include copies of cash register receipts, store credits, cancelled checks (front and back), correspondence, invoices, contracts, advertisements, charge card slips, bank statements or any other document that helps explain your situation.

**5. IF WE FIND A VIOLATION, OUR ENFORCEMENT OF THE LAW MAY RESULT IN RESTITUTION TO YOU.** When an investigation establishes a basis for legal action against a business, we generally prove our case by proving specific acts. Thus, we may need to prove you were a victim of an unfair or deceptive act. If so, we almost always make restitution a part of our demand. We like to recover money for injured consumers.

**6. WHAT WE MAY ASK YOU TO DO.** In order to take legal action against the business, we will need your full cooperation. Although the great majority of cases are settled without a trial, you may be asked to be a witness. If you are unable, or unwilling, to testify about your case, please let us know on the complaint form.

**7. HOW YOU CAN HELP YOURSELF RIGHT NOW.** If your claim involves a dispute of charges placed on your credit card or billing statement or if a merchant has promised to reverse or credit your charge card but has failed to do so, you must act quickly to preserve your right to challenge a charge. Under the Federal Fair Credit Billing Act, your credit card company must receive a written dispute notice from you within 60 days after the first bill containing the disputed charge was mailed to you. We cannot dispute this charge for you. Look at the back of your credit card statement for specific information on the procedure for filing your disputes. You must file your dispute with your credit card company; a complaint to the merchant or company that made the charge is not sufficient. Even if you file a credit card dispute, you can still file a claim with our office.

If you have any questions, please call the Consumer Resource Center at 587-3222.  
Neighbor Islands please call toll-free:

KAUAI 274-3141, enter five digit extension code 73222.  
MAUI 984-2400, enter five digit extension code 73222.  
HAWAII 974-4000, enter five digit extension code 73222.  
MOLOKAI & LANAI 1-800-468-4644, enter five digit extension code 73222.

This material can be made available for individuals with special needs in braille, large print, audio tape. Please submit your request to the Office of Consumer Protection Division Secretary at 586-2636.

We at the Office of Consumer Protection hope we will be able to help you. Please know that we appreciate your bringing your situation to our attention.