## **Dealing with Online Marketplace (OMP) disputes**

When you buy goods from an OMP you can be dealing with a seller from anywhere in the world, which can sometimes be difficult to contact them when there is a dispute and they do not reply to your messages.

Before you decide to buy from an OMP take time to read reviews and search the site to find out

- how safe the site is
- what payment methods they accept
- customer satisfaction
- what the return policy and cost is to return items
- if there is a dispute resolution system
- how easy it is to access the complaints procedure

Some OMPs have their own dispute resolution service to help try to resolve issues between buyers and sellers.

In order to try to resolve a problem:

- Contact the seller to try to resolve the issue.
- If this does not work then make a formal complaint through the OMP's complaint system
- Provide evidence of the problem and also all communication you have had with the seller
- Ask your payment provider to help. You may be able to claim money back if there's a problem through a Chargeback scheme or section 75 of the Consumer Credit Act if you paid by card or PayPal if the item cost more than £100 but less than £30,000.

More information about buying online and when something has gone wrong with a purchase can be found here <a href="https://www.citizensadvice.org.uk/consumer/">https://www.citizensadvice.org.uk/consumer/</a>

You can get advice on from the Citizens Advice consumer helpline 03454 04 05 06

Welsh-speaking adviser: 03454 04 05 05

