



# Your Which?



**Which?  
view**

An organisation to depend on

Espe could help you manage a difficult legal claim right to the end



Espe is one of 12 Which? Legal Service lawyers

Espe Fuentes needs extensive knowledge to keep up as a telephone advice lawyer for Which? Legal Service (W?LS).

Each one of her 30 or so calls a day could be a query about general goods or services, holiday problems, speeding and parking tickets or private tenancy and neighbour disputes.

For example, a holiday case might be a cancelled flight without compensation or building work at a hotel.

Under Law Society rules, Espe can give telephone advice to W?LS members but cannot represent them.

She says: 'Some members want advice at every stage, such as dictating letters, while others deal with most stages once they know their legal rights.'

For example, for a complaint about a new kitchen, Espe could advise on the wording for every

communication with the fitter – even court documents served, should a case get that far.

'Without advice, people can be tempted to give up, but members say that W?LS gives them confidence to defend their consumer rights.'

Many stories frustrate Espe, most recently how often companies refer disputed debts to debt agencies without proper investigation.

Also, the mis-selling of mobility products crops up regularly: 'People can be badly treated in these situations, being promised lifestyle changes that don't happen.'

But her advice is only part of the fight to improve consumer rights: 'It's great when members get in touch to tell us how their cases have worked out. People's experiences can brilliantly illustrate a point of law and help others follow suit.'

See 'Briefcases', p82.



**Which? Chief Executive Peter Vicary-Smith rates the financial ombudsman**

Among the recent criticism of financial regulation, one organisation has been stalwart. The Financial Ombudsman Service (FOS) is the unsung hero, offering impartial dispute resolution – from insurance and mortgages to investments – without the need for court.

In his recent review, Lord Hunt defended FOS as a free consumer service, rejecting industry demands for an unnecessary appeals process. He has also urged regulators to shorten the eight-week deadline for companies to resolve simple complaints, proposed longer hours for FOS and that it should publish more data on complaints received.

Each year FOS deals with half a million queries and settles 100,000 disputes, now helping many people who have been mis-sold payment protection insurance.

FOS is a fair, accessible service that helps people overcome the significant power of – and lack of consumer information from – the financial industry, and Lord Hunt's proposals can only strengthen this role.

What a pity that other bodies supposed to be on the side of consumers don't act like FOS.

Go to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) to find out more and how FOS might help you.

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