



I ordered a watch online with personalised engraving for my partner's upcoming 40th birthday. The company has since gone out of business. I keep phoning and emailing them but can't get through to anyone. I can't afford to buy another gift until I get my money back. Please can you help?

If the company has gone into administration, it may still be able to fulfil outstanding orders, but if it is already in liquidation, you'll need to try to get your money back. If you're unsure about what state the company is in, the Citizens Advice website has information on how to find out.

Is there a shop or office you can visit, to get an update on your order, or request a refund? If that isn't possible, the next steps depend on whether it's a limited company (it will have Ltd or plc after its title) or if it's a sole trader (someone who runs their own business) or partnership.

If it's a limited company, you'll need to get details of the administrator or receiver - the person dealing with settling the trader's debts. The names of those administrators will usually be on the website of the company that's gone bust. You should register your claim as a creditor on the GOV.UK website. Fill out the form with details of what you're owed and send it to the administrator.

Unfortunately, there's only a small chance you'll receive any money back because you'll be last in a long list of creditors who need to be paid.

If you paid by debit or credit card, you could also try getting your money back with a Section 75 claim or a chargeback claim to your card provider or bank. Full details about both these types of claims can be found on the Citizens Advice website.

If the seller was a sole trader or partnership and not a limited company, pursuing a Section 75 or chargeback claim is your best option.

Every case is different when traders go under, but you can call the Citizens Advice consumer helpline to find out exactly what your rights are: 0808 223 1133 and visit <https://www.citizensadvice.org.uk/consumer/somethings-gone-wrong-with-a-purchase/if-a-company-stops-trading-or-goes-out-of-business/>

Free, confidential advice and help is available from South Lakes Citizens Advice on any aspect of debt, consumer problems, benefits, housing, employment or any other problems. South Lakes Citizens Advice, your local charity, is here for you. How to access:

- ***Call 015394 46464 - this is being staffed from 9:30 – 2pm***

- **Adviceline: 0808 2787 984**
- **email advice via our submission page on our website**
www.southlakescab.org.uk
- **Help to Claim (Universal Support): 0800 144 8 444**