

# Tennessee Buyer Beware List Guidelines

## **What is the objective of the list?**

**Caveat Emptor** – To let the buyer beware of companies or individuals that may potentially present problems to the consumer during the course of transacting business.

## **What qualifies a business or individual to be listed on the Buyer Beware list?**

1. A response was received but resolution was not provided as promised in writing. (The Division, not the consumer, will make the determination if the business or individual did not correct or address the complaint.)
2. A company or individual that appears to be conducting business without the required license or registration to engage in such business or profession
3. Businesses and individuals may also be listed if legal proceedings are in process that indicate suspicious activity.

## **What is the purpose of the list?**

The Division maintains this list as a consumer education tool. This list does not validate the substance of the consumer complaints – it only indicates that the business or individual has either not responded to consumer complaints filed with the Division, or the business/individual has three (3) or more unsatisfactorily resolved complaints on file with the Division. This list is provided to remind Consumers to do their part, by researching businesses and individuals before committing money or signing agreements.

## **How can a business or individual be removed from the list?**

Once the business or individual responds acceptably to all complaints as determined by the Division's Director or designee, the name will be removed from the list. The Division updates this list periodically at its discretion.

### **What is an acceptable response?**

Addressing the consumer's concerns and, if appropriate, providing documentation to support the business' or individual's statements if the business or individual is unwilling to resolve the consumer's issue(s).

### **What type of complaints do we handle?**

- Debtor/Creditor disputes
- Improper Selling Practices
- Guarantees or Warranties not honored
- Landlord/Tenant Issues
- Lemon Law Questions
- Misleading Advertising
- Misrepresentation
- Non-delivery of Goods or Services
- Beauty Pageant Registration
- Credit Repair Business Registration
- Health Club Registration
- License Debt-Management Services Providers
- Unfair or deceptive acts
- Unfulfilled Contracts
- Unsatisfactory Service
- Complaints alleging violations of federal, state or local laws and would fall under our jurisdiction.