

Civil dispute - advice sheet

A civil dispute can be a disagreement over ownership of property, dissatisfaction with a product or service provided, disputes over debts or bills and many other things where there is a difference in opinion between two or more parties over what was agreed.

It can involve contracts, either written or verbal whereby one party does not feel the other is keeping their end of the bargain.

Circumstances whereby the police need to be contacted e.g. vulnerable/elderly parties - people who may be deliberately targeted by fraudulent trades people. On the surface this may seem to be a civil dispute but may be a criminal offence.

Examples

You have a loan and feel that the repayment amounts are unfair and have changed.

The loan is not from a reputable business and they are not registered to lend money

You are not in trouble if you have borrowed cash or have been paying back a loan from an illegal money lender, the loan shark is. They are the people committing a crime, not you. This is dealt with by the illegal money lending team. Contact www.stoploansharks.co.uk for advice and to report.

If the demands for money have left you injured or threatened ring the police on 101 (999 if there is a risk of harm).



If you feel you have been treated unfairly or when things go wrong including:

Credit and store cards, faulty goods, counterfeit goods, poor service, problems with contracts, problems with builders and rogue traders you can get help using the links below.

Who deals with this?

For help and advice regarding any of the above scenarios please see the links below for organisations that can offer the best advice in your circumstances:

- Illegal money lending: The Stop Loan Sharks team are here to help you. They are the only government agency in the UK who have the power to investigate and prosecute loan sharks and illegal money lenders - [click here](#) for more information and to report.
- To find a local independent solicitor visit The Law Society web site www.lawsociety.org.uk
- Citizens Advice call: 0345 404 0506 or Visit: www.citizensadvice.org.uk

- Find your local Trading Standards office visit www.gov.uk
- Civil cases information: open.justice.gov.uk