**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’m assuming they can’t fulfil my order, but I’d paid for the watch upfront and can’t afford to buy another gift until I get my money back, what do I do?**

It’s understandable the frustration you must be feeling - especially as you’ve already parted with your money and spent time searching for a suitable gift.

If the company’s gone into administration, it may still be able to fulfil outstanding orders, but if the company 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 ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) has information on how to find out.

As the company hasn’t responded to your calls or emails, is there a shop or office you can visit or write to, 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 dealing with the trader’s debts.

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.

As the order was online (assuming you paid by debit or with 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 and how we can help: call 0808 223 1133 or visit [www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer).

If you would like to speak to Kirklees Citizens Advice and Law Centre about an issue you’re facing, call us on 0808 278 7896 (Freephone), where we help thousands of people each year. You may be coming to us for the first time, but we can help with housing, employment, asylum, debt, benefits, energy and more. See our website at [www.kcalc.org.uk](http://www.kcalc.org.uk/) for more self-help information and our web enquiry form.