

*New Jersey*  
**RESOURCE GUIDE**  
*for Women*

**Section VI:**

**CONSUMER AFFAIRS**



State of New Jersey  
Department of Community Affairs  
Summer 2011

**ALPHABETICAL DIRECTORY OF INFORMATION AND SERVICES**

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**Division of Consumer Affairs**

New Jersey Department of Law & Public Safety  
124 Halsey Street  
Newark, NJ 07102

**Phone:** 973-504-6200

**Toll Free:** 1-800-242-5846 (Toll free in New Jersey only)

**TTY:** 973-504-6588

**Fax:** 973-273-8035

**Email:** [askconsumeraffairs@lps.state.nj.us](mailto:askconsumeraffairs@lps.state.nj.us)

**Web:** <http://www.state.nj.us/lps/ca/index.htm>

- ◆ The New Jersey Division of Consumer Affairs protects the public from fraud, deceit and misrepresentation in the sale of goods and services.

**No Solicitation:****NJ Do Not Call List**

**Web:** <http://www.nj.gov/donotcall/>

- ◆ The New Jersey "Do Not Call" law is now in effect, maximizing State residents' protection from unsolicited and unwanted telemarketing sales calls.

**National Do Not Call Registry**

**Toll Free:** 1-888-382-1222 (Federal Trade Commission)

**Web:** <https://www.donotcall.gov/default.aspx>

- ◆ The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at this website. You can register your home or mobile phone for free. Your registration will be effective for five years.

**Lemon Laws for Automobiles and Motorized Wheelchair (Power Scooter):****NJ New Car Lemon Law Protection**

Lemon Law Unit  
Office of Consumer Protection  
New Jersey Division of Consumer Affairs  
P. O. Box 45026  
Newark, NJ 07101

**Phone:** 973-504-6226

**Email:** [lemonlaw@dca.lps.state.nj.us](mailto:lemonlaw@dca.lps.state.nj.us)

**Web:** <http://www.njconsumeraffairs.gov/ocp/lemonlaw.htm>

**PDF:** <http://www.state.nj.us/lps/ca/ocp/lemonc.pdf>

- ◆ In order to qualify for Lemon Law protection, the new car in question must be less than two years old and have fewer than 18,000 miles. The defects complained of must materially impair the use, safety or value of the car. If you believe you have a "lemon" which meets these conditions, you may be eligible for relief. In order to qualify for Lemon Law relief, you must complete a Lemon Law application and pay a \$50 processing fee. If your case is successful, the fee will be returned.

**NJ Used Car Lemon Law Protection**

Lemon Law Unit  
 Office of Consumer Protection  
 New Jersey Division of Consumer Affairs  
 P. O. Box 45039  
 Newark, NJ 07101

**Phone:** 973-504-6226

**Email:** [lemonlaw@dca.lps.state.nj.us](mailto:lemonlaw@dca.lps.state.nj.us)

**Web:** <http://www.state.nj.us/lps/ca/ocp/usedlemon.htm>

**PDF:** <http://www.state.nj.us/lps/ca/ocp/lemonc.pdf>

- ◆ Under the used car lemon law, used car dealers are required to provide warranties on every used car that is sold for more than \$3,000.00 that is less than eight (8) years old, has not been declared a total loss by an insurance company and has an odometer reading of 100,000 miles or less.

**Motorized Wheelchair (Power Scooter)**

Lemon Law Unit  
 Office of Consumer Protection  
 New Jersey Division of Consumer Affairs  
 PO Box 45026  
 Newark, NJ 07101

**Phone:** 973-504-6226

**Email:** [lemonlaw@dca.lps.state.nj.us](mailto:lemonlaw@dca.lps.state.nj.us)

**Web:** <http://www.state.nj.us/lps/ca/ocp/wheellemont.htm>

**Consumer Brief - PDF:** <http://www.state.nj.us/lps/ca/brief/wheel.pdf>

**Consumer Information – PDF:** <http://www.state.nj.us/lps/ca/ocp/wheelapp.pdf>

- ◆ The law requires manufacturers to provide customers with warranties that last at least one year and cover defects which impair the use, value or safety of the motorized wheelchair and scooter.
- ◆ If your wheelchair or scooter has the same problem after three repair attempts or is out of service for a total of 20 days, you may be entitled to a replacement, refund or early lease termination, minus a reasonable allowance for use. A reasonable allowance for use is based on the number of days that the wheelchair was used before you first reported the problem. To participate in the Wheelchair Lemon Law dispute resolution process, you must submit an application and pay a non-refundable \$50 filing fee.

**Credit Reports:**

**The New Jersey Fair Credit Reporting Act**

**New Jersey Division of Consumer Affairs**

124 Halsey Street  
 Newark, NJ 07102

**Phone:** 973-504-6200

**Toll Free:** 1-800-242-5846

**Email:** [AskConsumerAffairs@lps.state.nj.us](mailto:AskConsumerAffairs@lps.state.nj.us)

**Web:** <http://www.njconsumeraffairs.gov/>

**Consumer Brief:** <http://www.state.nj.us/lps/ca/brief/credpair.pdf>

2201 Route 38  
 Suite # 202

Cherry Hill, NJ 08002

**Phone:** 856-482-4380

- ◆ This act allows consumers to check the accuracy of their credit reports. Under the law, New Jersey residents may obtain one copy annually, free of charge, from each of the major credit reporting bureaus. Since millions of credit reports are sold daily, it is easy for some information to be incorrect. You should review your credit report on a regular basis and correct mistakes immediately. If you find a problem, the credit bureau has 30 business days to investigate and must inform you of its findings within ten days of concluding its investigation.

**Get Your Free Credit Report**

NJ Department of Banking & Insurance

**Toll Free:** 1-877-322-8228

**Web:** [http://www.state.nj.us/dobi/division\\_consumers/finance/creditreport.htm](http://www.state.nj.us/dobi/division_consumers/finance/creditreport.htm)

- ◆ As a New Jersey resident, you are entitled to one free copy of your credit report from each of the three nationwide credit reporting agencies ([Equifax](#), [Experian](#) and [TransUnion](#)) once a year.  
Under the 2003 Fair and Accurate Credit Transactions Act, every American has the right to a free copy of their credit report from each of the nationwide agencies.  
[AnnualCreditReport.com](http://AnnualCreditReport.com) is the official site to help consumers to obtain their free credit report from the nationwide agencies. This central site allows you to request free reports once every 12 months.

**To File A Complaint Against Physicians Or Service Agencies:****New Jersey Board of Medical Examiners**

P.O. Box 183

Trenton, NJ 08625

**Phone:** 609-826-7100

**Fax:** 609-826-7117

**Email:** [bme@dca.lps.state.nj.us](mailto:bme@dca.lps.state.nj.us)

**Web:** <http://www.state.nj.us/lps/ca/bme/index.html>

**Online Complaint Form:** <http://www.njconsumeraffairs.gov/bme/bmeform.htm>

- ◆ The Board sets education, training and examination requirements for New Jersey's doctors and disciplines for those physicians who do not comply with the standards set by law.

**Regulated Business Section**

Office of Consumer Protection

New Jersey Division of Consumer Affairs

P.O. Box 45028

Newark, NJ 07101

**Phone:** 973-504-6370

**Web:** <http://www.nj.gov/lps/ca/ocp/regulate.htm>

- ◆ The Regulated Business Section regulates athletic/booking agencies, career consulting or counseling services, headhunters, temporary health agencies, nursing registry/home health agencies, pre-paid computer job matching services, resume services, temporary help firms, employment agencies, job listing services, modeling and talent agencies, ticket resellers, health spas, public movers and warehousemen.