

Name of Credit Card Company
Road/Street
Town
County
Postcode

**Your house name/
number**
Road/Street
Town
County
Postcode

Date

Dear Sir/Madam

Consumer Credit Act 1974, Section 75

On **(date)** I bought **(describe item)** from **(name of retailer)**. This purchase was over £100 and was bought using the Credit Card provided by you.

Unfortunately, I have discovered that this **(describe item)** is **(faulty / not fit for the purpose intended for it/ not as described - delete as applicable)** and I have written to the retailer to reject the item and claim a refund of the money paid, under the Sale of Goods Act 1979 (as amended).

I have tried to get a refund from the trader but they **(have ceased trading / are ignoring my complaint - delete as applicable)**. Under the Consumer Credit Act 1974, Section 75, I am entitled to look to you for compensation, as this law makes you equally liable with the trader for any breaches of contract.

Therefore I am rejecting the item and claiming a full refund from you.

I look forward to hearing from you within 14 days.

Yours faithfully,

Sign and print your name here